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FEDERAL HOUSING FINANCE AGENCY

12 CFR Part 1238

[No. 2013-N-17]

Orders: Reporting by Regulated Entities of Stress Testing Results as of September

30, 2013; Revision and Amendments to Summary Instructions and Guidance

AGENCY: Federal Housing Finance Agency.

ACTION: Orders.

SUMMARY: In this document, the Federal Housing Finance Agency (FHFA) is issuing Orders to further supplement the final rule implementing section 165(i)(2) of the Dodd-Frank Wall Street Reform and Consumer Protection Act (Dodd-Frank Act), and appeared in the <u>Federal Register</u> of September 26, 2013, at 78 FR 59219. FHFA also is amending the Summary Instructions and Guidance, which accompanied the Orders.

DATES: Each Order is effective November 26, 2013.

FOR FURTHER INFORMATION CONTACT: Naa Awaa Tagoe, Senior Associate Director, Office of Financial Analysis, Modeling and Simulations, (202) 649-3140, naaawaa.tagoe@fhfa.gov; Stefan Szilagyi, Examination Manager, FHLBank Modeling, FHLBank Risk Modeling Branch, (202) 649-3515, stefan.szilagy@fhfa.gov; or Mark D. Laponsky, Deputy General Counsel, Office of General Counsel, (202) 649-3054 (these are not toll-free numbers), mark.laponsky@fhfa.gov. The telephone number for the Telecommunications Device for the Hearing Impaired is (800) 877-8339.

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SUPPLEMENTARY INFORMATION:

I. Background

FHFA is responsible for ensuring that the regulated entities operate in a safe and sound manner, including the maintenance of adequate capital and internal controls, that their operations and activities foster liquid, efficient, competitive, and resilient national housing finance markets, and that they carry out their public policy missions through authorized activities. See 12 U.S.C. 4513. These Orders are being issued under 12 U.S.C. 4514(a), which authorizes the Director of FHFA to require by Order that the regulated entities submit regular or special reports to FHFA and establishes remedies and procedures for failing to make reports required by Order. The Orders prescribe for the regulated entities the scenarios to be used for stress testing. The Summary Instructions and Guidance accompanying each Order provides to the regulated entities advice concerning the content and format of reports required by the Order and rule.

These Orders communicate to the regulated entities their reporting requirements under the framework established by the final rule, and the revised and amended Summary Instructions and Guidance that accompany each Order. These Orders also advise the regulated entities of the scenarios to be used for the stress testing.

II. Order, Summary Instructions and Guidance

For the convenience of the affected parties, the text of the Orders follows below in its entirety. You may access these Orders from FHFA's Web site at http://www.fhfa.gov/Default.aspx?Page=43. The Orders and Summary Instructions and Guidance will be available for public inspection and copying at the Federal Housing Finance Agency, Eighth Floor, 400 Seventh St., SW, Washington, DC 20024. To make an

appointment, call (202) 649-3804.

The text of the Orders and the Summary Instructions and Guidance, as amended, is as follows:

Federal Housing Finance Agency

Order Nos. 2013-OR-B-2, 2013-OR-FNMA-2, and 2013-OR-FHLMC-2

REPORTING BY REGULATED ENTITIES OF STRESS TESTING RESULTS AS OF SEPTEMBER 30, 2013

Whereas, section 165(i)(2) of the Dodd-Frank Wall Street Reform and Consumer Protection Act ("Dodd-Frank Act") requires certain financial companies with total consolidated assets of more than \$10 billion, and which are regulated by a primary Federal financial regulatory agency, to conduct annual stress tests to determine whether the companies have the capital necessary to absorb losses as a result of adverse economic conditions;

Whereas, FHFA's rule implementing section 165(i)(2) of the Dodd-Frank Act is codified as 12 CFR part 1238 and requires that "[e]ach regulated entity must file a report in the manner and form established by FHFA." 12 CFR 1238.5(b);

Whereas, The Board of Governors of the Federal Reserve System issued stress testing scenarios on November 1, 2013, corrected on November 7, 2013, and supplemented on November 14, 2013; and

Whereas, section 1314 of the Safety and Soundness Act, 12 U.S.C. 4514(a) authorizes the Director of FHFA to require regulated entities, by general or specific order, to submit such reports on their management, activities, and operation as the Director considers appropriate.

Now therefore, it is hereby ordered as follows:

Each regulated entity shall report to FHFA and to the Board of Governors of the Federal Reserve System the results of stress testing as required by 12 CFR part 1238, in the form and with the content described therein and in the Summary Instructions and Guidance accompanying this Order and dated November 26, 2013, which replaces, amends, and supersedes the Summary Instructions and Guidance issued on September 9, 2013, to this Order, and using the scenarios provided in Appendices 1 through 10 to this Order.

This Order is effective immediately.	
Signed at Washington, DC, this 26 th day of Nove	mber, 2013.
Sandra Thompson, Deputy Director for Housing Mission and Goals By dele	egation.
Edward J. DeMarco,	December 2, 2013 Date
Acting Director, Federal Housing Finance Agency.	
The Appendices to this order and amended Summary Ins	structions and Guidance are as
follows:	

Appendix 1: Baseline Scenarios - Domestic

OBS	Real GDP	Nominal	Real disposable	Nominal disposable	Unemployment	CPI inflation	3-month	5-year Treasury	10-year Treasury	BBB corporate	Mortgage	Prime rate	Dow Jones Total Stock	House Price	Commercial Real Estate	Market Volatility
	growth	GDP growth	income growth	income growth	rate	rate	yield	yield	yield	yield	rate		Market Index	Index	Price Index	Index (VIX)
Q1 2001	-1.1	1.4	3.5	6.3	4.2	3.9	4.8	4.9	5.3	7.4	7.0	8.6	10645.9	112.4	140.8	32.8
Q2 2001	2.1	5.0	-0.3	1.6	4.4	2.8	3.7	4.9	5.5	7.5	7.1	7.3	11407.2	114.5	140.0	34.7
Q3 2001	-1.2	0.1	9.8	10.1	4.8	1.1	3.2	4.6	5.3	7.3	7.0	6.6	9563.0	116.7	143.7	43.7
Q4 2001	1.0	2.2	-4.9	-4.6	5.5	-0.3	1.9	4.2	5.1	7.2	6.8	5.2	10707.7	119.1	137.9	35.3
Q1 2002	3.8	5.1	10.1	10.9	5.7	1.3	1.7	4.5	5.4	7.6	7.0	4.8	10775.7	121.3	139.7	26.1
Q2 2002	2.2	3.8	2.0	5.2	5.8	3.2	1.7	4.5	5.4	7.6	6.8	4.8	9384.0	124.3	137.4	28.4
Q3 2002	1.9	3.8	-0.5	1.5	5.7	2.2	1.6	3.4	4.5	7.3	6.3	4.8	7773.6	127.8	140.9	45.1
Q4 2002	0.2	2.4	1.9	3.8	5.9	2.4	1.3	3.1	4.3	7.0	6.1	4.5	8343.2	130.4	144.2	42.6
Q1 2003	2.0	4.6	1.2	4.1	5.9	4.2	1.2	2.9	4.2	6.5	5.8	4.3	8051.9	133.3	148.7	34.7
Q2 2003	3.8	5.1	5.9	6.3	6.1	-0.7	1.0	2.6	3.8	5.7	5.5	4.2	9342.4	136.0	151.2	29.1
Q3 2003	6.9	9.4	6.7	9.3	6.1	3.0	0.9	3.1	4.4	6.0	6.0	4.0	9649.7	139.7	152.2	22.7
Q4 2003	4.6	6.7	1.6	3.3	5.8	1.5	0.9	3.2	4.4	5.8	5.9	4.0	10799.6	144.3	150.1	21.1
Q1 2004	2.4	6.0	2.9	6.1	5.7	3.4	0.9	3.0	4.1	5.5	5.6	4.0	11039.4	149.9	155.8	21.6
Q2 2004	3.1	6.6	4.0	7.0	5.6		1.1	3.7	4.7	6.1	6.2	4.0			162.6	
Q3 2004	3.6	6.2	2.1	4.5	5.4	2.6	1.5	3.5	4.4	5.8	5.9	4.4	10893.8	161.9	173.9	19.3
Q4 2004	3.4	6.4	5.1	8.4	5.4	4.4	2.0	3.5	4.3	5.4	5.7	4.9	11951.5	167.5	178.4	16.6
Q1 2005	4.4	8.3	-3.8	-1.8	5.3	2.0	2.5	3.9	4.4	5.4	5.8	5.4	11637.3	175.7	179.6	14.6
Q2 2005	2.2	5.1	3.2	6.0	5.1	2.7	2.9	3.9	4.2	5.5	5.7	5.9		183.3	186.5	17.7
Q3 2005	3.3	7.3	2.1	6.6	5.0	6.2	3.4	4.0	4.3	5.5	5.8	6.4	12282.9	189.5	190.8	14.2
Q4 2005	2.2	5.5	3.3	6.6	5.0	3.8	3.8	4.4	4.6	5.9	6.2	7.0	12497.2	194.4	199.6	16.5
Q1 2006	4.9	8.2	9.5	11.5	4.7	2.1	4.4	4.6	4.7	6.0	6.2	7.4	13121.6	198.9	203.0	14.6
Q2 2006	1.3	4.6	0.6	3.7	4.6	3.7	4.7	5.0	5.2	6.5	6.6	7.9	12808.9	199.0	211.9	23.8
Q3 2006	0.4	3.2	1.2	4.1	4.6	3.8	4.9	4.8	5.0	6.4	6.6	8.3	13322.5	196.9	224.2	
Q4 2006	3.2	4.6	5.3	4.6	4.4	-1.6	4.9	4.6	4.7	6.1	6.2	8.3	14215.8	197.3	221.1	12.7
Q1 2007	0.3	4.8	2.7	6.5	4.5	4.0	5.0	4.6	4.8	6.1	6.2	8.3	14354.0	195.6	233.3	19.6
Q2 2007	3.1	5.4	0.8	4.0	4.5	4.6	4.7	4.7	4.9	6.3	6.4	8.3	15163.1	191.3	241.5	18.9
Q3 2007	2.7	4.1	1.0	3.3	4.7	2.6	4.3	4.5	4.8	6.5	6.6	8.2	15317.8	185.9	257.8	30.8
Q4 2007	1.5	3.3	0.3	4.4	4.8	5.0	3.4	3.8	4.4	6.4	6.2	7.5	14753.6	180.2	260.2	
Q1 2008	-2.7	-0.5	2.9	6.5	5.0	4.4	2.1	2.8	3.9	6.5	5.9	6.2	13284.1	174.1	253.6	32.2
Q2 2008	2.0	4.0	8.7	13.3	5.3	5.3	1.6	3.2	4.1	6.8	6.1	5.1	13016.4	166.3	242.1	24.1
Q3 2008	-2.0	0.7	-8.8	-5.0	6.0	6.3	1.5	3.1	4.1	7.2	6.3	5.0	11826.0	159.6	246.8	46.7
Q4 2008	-8.3	-7.8	2.5	-3.2	6.9	-8.9	0.3	2.2	3.7	9.4	5.8	4.1	9056.7	152.0	231.9	80.9

Appendix 1: Baseline Scenarios - Domestic (Cont.)

OBS	Real GDP growth	Nominal GDP growth	Real disposable income growth	Nominal disposable income growth	Unemployment rate	CPI inflation rate	3-month Treasury yield	5-year Treasury yield	10-year Treasury yield	BBB corporate yield	Mortgage rate	Prime rate	Dow Jones Total Stock Market Index	House Price Index	Commercial Real Estate Price Index	Market Volatility Index (VIX)
Q1 2009	-5.4	-4.5	-1.4	-3.6	8.3	-2.6	0.2	1.9	3.2	9.0	5.1	3.3	8044.2	144.3	211.2	56.7
Q2 2009	-0.4	-1.1	3.0	4.9	9.3	2.0	0.2	2.3	3.7	8.2	5.0	3.3	9342.8	142.3	175.4	42.3
Q3 2009	1.3	1.2	-4.0	-1.6	9.6	3.5	0.2	2.5	3.8	6.8	5.1	3.3	10812.8	143.8	158.7	31.3
Q4 2009	3.9	5.1	-0.1	2.6	9.9	3.1	0.1	2.3	3.7	6.1	4.9	3.3	11385.1	144.6	158.0	30.7
Q1 2010	1.6	3.0	0.3	1.7	9.8	0.7	0.1	2.4	3.9	5.8	5.0	3.3	12032.5	145.3	153.2	27.3
Q2 2010	3.9	5.8	5.3	5.8	9.6	-0.2	0.1	2.3	3.6	5.6	4.9	3.3	10645.8	145.3	168.8	
Q3 2010	2.8	4.7	1.9	3.1	9.5	1.4	0.2	1.6	2.9	5.1	4.4	3.3	11814.0	142.3	171.1	32.9
Q4 2010	2.8	4.9	2.6	4.8	9.5	3.0	0.1	1.5	3.0	5.0	4.4	3.3	13131.5	140.2	177.8	23.5
Q1 2011	-1.3	0.3	5.0	8.2	9.0	4.4	0.1	2.1	3.5	5.4	4.8	3.3	13908.5	138.9	184.8	
Q2 2011	3.2	5.9	-0.4	3.3	9.0	4.7	0.0	1.8	3.3	5.1	4.7	3.3	13843.5	137.5	181.8	
Q3 2011	1.4		1.6		9.0	2.9	0.0	1.1	2.5	4.9	4.3	3.3	11676.5		182.0	48.0
Q4 2011	4.9		-0.6		8.7	1.4	0.0	1.0	2.1	5.0	4.0	3.3	13019.3		195.2	
Q1 2012	3.7		4.6		8.3	2.3	0.1	0.9	2.1	4.7	3.9	3.3	14627.5		193.5	
Q2 2012	1.2		1.8		8.2		0.1	0.8	1.8	4.5	3.8		14100.2		193.7	26.7
Q3 2012	2.8		-0.6		8.0		0.1	0.7	1.6	4.2	3.6		14894.7		201.1	20.5
Q4 2012	0.1		9.0		7.8		0.1	0.7	1.7	3.9	3.4	3.3	14834.9		203.2	
Q1 2013	1.1		-7.9		7.7	1.4	0.1	0.8	1.9	4.0	3.5	3.3	16396.2			19.0
Q2 2013	2.5		3.5		7.6		0.1	0.9	2.0	4.1	3.7	3.3	16771.3		214.3	20.5
Q3 2013	2.0		1.7		7.3	2.3	0.0	1.5	2.7	4.9	4.4	3.3	17718.3		217.0	17.0
Q4 2013	2.4		2.4		7.3	1.7	0.1	1.8	2.8	5.0	4.5	3.2	17169.2		219.7	19.0
Q1 2014	2.6		2.6		7.1	1.9	0.1	2.0	2.9	4.9	4.6		17386.8		222.4	17.0
Q2 2014	2.8		2.6		7.0	1.9	0.1	2.1	3.0	5.0	4.7	3.2	17594.4		225.2	
Q3 2014	2.9		2.7		6.9	2.1	0.1	2.2	3.1	5.1	4.8	3.2	17822.3		228.1	18.0
Q4 2014	2.9		2.7		6.8	2.1	0.2	2.3	3.3	5.2	5.0	3.3	18054.1		230.9	18.3
Q1 2015	2.9		3.1		6.7	2.3	0.4	2.4	3.4	5.3	5.0	3.5	18298.6			18.2
Q2 2015	2.9		2.9		6.6		0.6	2.6	3.5	5.4	5.2	3.7	18540.8		234.4	
Q3 2015	2.9		2.8		6.4	2.3	0.8	2.7	3.7	5.5	5.3	3.9	18790.7		236.2	
Q4 2015	2.9		2.8		6.3	2.3	1.1	2.8	3.8	5.6	5.5	4.2	19045.8		238.0	19.2
Q1 2016	2.8		2.7		6.2	2.3	1.6		4.0	5.8	5.7	4.7	19301.5		239.8	
Q2 2016	2.8		2.8		6.1	2.3	1.9	3.1	4.2	5.9	5.8	5.0	19560.6		241.6	
Q3 2016	2.8		2.8		6.1	2.4	2.2	3.1	4.3	6.0	5.9	5.3	19825.7	172.6	243.4	20.0
Q4 2016	2.8	5.1	2.8	5.0	6.0	2.4	2.4	3.2	4.4	6.1	6.0	5.5	20096.0	173.9	245.2	20.1

Appendix 2: Baseline Scenarios - International

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OBS	Euro Area Real GDP Growth	Euro Area Inflation	Euro Area Bilateral Dollar Exchange Rate (USD/Euro)	Developing Asia Real GDP Growth	Developing Asia Inflation	Developing Asia Bilateral Dollar Exchange Rate (F/USD, Index, Base = 2000 Q1)	Japan Real GDP Growth	Japan Inflation	Japan Bilateral Dollar Exchange Rate (Yen/USD)	UK Real GDP Growth	UK Inflation	UK Bilateral Dollar Exchange Rate (USD/Pound)
Q1 2001	3.7	1.1	0.9	3.9	1.6	105.9	2.7	-1.2	125.5	3.1	0.1	1.4
Q2 2001	0.3	4.1	0.8	6.0	2.0	106.0	-0.9	-0.3	124.7	2.7	3.1	1.4
Q3 2001	0.4	1.4	0.9	4.7	1.3	106.3	-4.3	-1.1	119.2	1.9	1.0	1.5
Q4 2001	0.7	1.7	0.9	7.0	-0.2	106.7	-0.5	-1.4	131.0	0.5	0.0	1.5
Q1 2002	0.5	3.0	0.9	7.4	0.3	107.2	-0.7	-2.7	132.7	2.2	1.9	1.4
Q2 2002	2.3	2.0	1.0	9.0	0.7	104.7	4.0	1.7	119.9	3.0	0.9	1.5
Q3 2002	1.1	1.6	1.0	4.9	1.5	105.4	2.6	-0.7	121.7	3.4	1.4	1.6
Q4 2002	0.2	2.4	1.0	6.4	0.7	104.4	1.6	-0.4	118.8	4.3	1.9	1.6
Q1 2003	-0.3	3.3	1.1	7.0	3.2	105.4	-2.1	-1.6	118.1	2.1	1.6	1.6
Q2 2003	0.3	0.3	1.2	2.8	1.2	103.9	4.9	1.7	119.9	5.4	0.3	1.7
Q3 2003	1.8	2.2	1.2	13.4	0.1	102.6	1.7	-0.7	111.4	5.2	1.7	1.7
Q4 2003	2.9	2.2	1.3	11.9	5.5	103.3	4.3	-0.6	107.1	5.3	1.7	1.8
Q1 2004	2.0	2.3	1.2	4.6	4.2	101.4	4.3	-0.9	104.2	2.7	1.3	1.8
Q2 2004	2.2	2.4	1.2	6.2	3.9	102.7	-0.3	1.1	109.4	1.8	1.0	1.8
Q3 2004	1.5	2.0	1.2	8.7	4.0	102.7	0.6	0.1	110.2	0.3	1.1	1.8
Q4 2004	1.3	2.4	1.4	8.1	0.7	99.0	-1.0	1.7	102.7	2.7	2.4	1.9
Q1 2005	0.9	1.5	1.3	7.9	2.9	98.7	0.9	-2.7	107.2	3.1	2.6	1.9
Q2 2005	2.8	2.2	1.2	7.3	1.6	99.0	5.2	-1.3	110.9	5.3	1.9	1.8
Q3 2005	2.6	3.2	1.2	9.8	2.6	98.6	1.5	-1.1	113.3	3.9	2.7	1.8
Q4 2005	2.6	2.5	1.2	10.8	1.7	98.1	0.7	0.6	117.9	5.3	1.4	1.7
Q1 2006	3.7	1.7	1.2	12.0	2.4	96.8	1.8	1.3	117.5	1.5	1.9	1.7
Q2 2006		2.5	1.3	7.9	3.3		1.6	-0.1	114.5	1.4	3.0	1.8
Q3 2006	2.6	2.0	1.3	8.7	2.0	96.4	-0.2	0.5	118.0	1.0	3.3	
Q4 2006		0.9	1.3	11.0	4.0		5.2	-0.4	119.0	3.1	2.6	
Q1 2007	3.2	2.2	1.3	14.7	3.7	94.0	4.1	-0.2	117.6	4.0	2.6	
Q2 2007		2.3	1.4	10.0	5.1	92.0	0.5		123.4	5.3	1.6	
Q3 2007		2.1	1.4	8.9	7.6		-1.4	0.1	115.0	5.0	0.3	2.0
Q4 2007		4.9	1.5	10.7	5.8		3.4	2.2	111.7	0.4	4.0	2.0
Q1 2008		4.2	1.6		7.9		2.7	1.3	99.9	0.6	3.7	2.0
Q2 2008		3.2	1.6		6.2		-4.8		106.2	-3.6	5.5	
Q3 2008		3.2	1.4	3.8	2.8		-4.0		105.9	-5.6	5.9	1.8
Q4 2008	-6.7	-1.4	1.4	0.4	-0.6	92.0	-12.4	-2.2	90.8	-8.3	0.6	1.5

Appendix 2: Baseline Scenarios - International (Cont.)

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OBS	Euro Area Real GDP Growth	Euro Area Inflation	Euro Area Bilateral Dollar Exchange Rate (USD/Euro)	Developing Asia Real GDP Growth	Developing Asia Inflation	Developing Asia Bilateral Dollar Exchange Rate (F/USD, Index, Base = 2000 Q1)	Japan Real GDP Growth	Japan Inflation	Japan Bilateral Dollar Exchange Rate (Yen/USD)	UK Real GDP Growth	UK Inflation	UK Bilateral Dollar Exchange Rate (USD/Pound)
Q1 2009	-10.9	-1.1	1.3	3.4	-1.2	94.0	-15.0	-3.6	99.2	-9.5	-0.1	1.4
Q2 2009	-1.1	0.0	1.4	15.9	2.4	92.1	6.7	-1.7	96.4	-1.7	2.0	1.6
Q3 2009	1.6	1.2	1.5	12.8	4.9	91.1	0.4	-1.2	89.5	0.0	3.7	1.6
Q4 2009	1.8	1.6	1.4	8.4	5.2	90.5	7.5	-1.5	93.1	1.7	3.1	1.6
Q1 2010	1.6	1.7	1.4	9.2	5.0	89.7	5.9	0.7	93.4	2.1	4.0	1.5
Q2 2010	3.6	2.0	1.2	9.3	3.4	90.8	3.7	-1.0	88.5	4.1	3.0	1.5
Q3 2010	1.7	1.8	1.4	8.7	3.9	88.2	6.0	-1.7	83.5	1.6	2.6	1.6
Q4 2010	2.1	2.5	1.3	8.3	7.8	87.3	-1.3	1.2	81.7	-0.8	4.0	1.5
Q1 2011	3.1	3.5	1.4	9.4	6.4	86.4	-7.6	-0.8	82.8	1.9	6.6	1.6
Q2 2011	0.3	3.2	1.5	6.8	5.9	85.2	-3.4	-0.5	80.6	0.4	4.4	1.6
Q3 2011	0.3	1.7	1.3	7.2	5.9	87.2	10.7	0.7	77.0	2.4	4.2	1.6
Q4 2011	-0.8	3.3	1.3	5.9	2.9	87.1	1.4	-0.4	77.0	-0.4	3.4	1.6
Q1 2012	-0.4	2.5	1.3	5.8	2.8	86.2	5.0	1.2	82.4	0.0	1.8	1.6
Q2 2012	-1.2	2.4	1.3	6.5	4.0	87.9	-1.2	-0.7	79.8	-1.8	1.7	1.6
Q3 2012	-0.5	2.1	1.3	6.6	2.7	86.1	-3.5	-1.5	77.9	2.5	3.0	1.6
Q4 2012	-2.0	2.2	1.3	6.8	3.5	85.8	1.1	0.0	86.6	-1.2	4.0	1.6
Q1 2013	-0.9	0.7	1.3	5.5	3.9	86.1	4.1	-0.4	94.2	1.5	2.3	1.5
Q2 2013	1.1	0.6	1.3	6.3	3.0		3.8	0.8	99.2	2.7	1.5	1.5
Q3 2013		1.9		6.5	3.9		2.6	3.1	98.3	3.2	3.1	1.6
Q4 2013		1.5		6.5	3.4	87.9	2.4			2.1	2.5	1.5
Q1 2014	1.0	1.5		6.5	3.6		2.0		103.2	2.2	2.4	1.5
Q2 2014		1.4		6.5	3.8					2.2	2.2	1.4
Q3 2014		1.4		6.5	3.8					2.2	2.1	1.5
Q4 2014		1.4		6.5	3.7					2.1	2.1	1.5
Q1 2015		1.4		6.5	3.5					2.1	2.0	
Q2 2015		1.5			3.3		1.3			2.0	2.0	
Q3 2015		1.5			3.2		1.4		107.8	2.0	2.0	1.5
Q4 2015		1.5		6.6	3.2				107.8	2.0	2.0	1.5
Q1 2016		1.5		6.6	3.3				107.4	2.0	2.0	
Q2 2016		1.5		6.6	3.4					2.0	1.9	1.5
Q3 2016		1.5		6.6	3.4			1.7	106.5	2.1	2.0	1.5
Q4 2016	1.6	1.6	1.3	6.6	3.4	81.2	1.3	1.7	106.1	2.1	2.0	1.5

Appendix 3: Adverse Scenarios - Domestic

OBS	Real GDP growth	Nominal GDP growth	Real disposable income growth	Nominal disposable income growth	Unemployment rate	CPI inflation rate		5-year Treasury yield	10-year Treasury yield	BBB corporate yield	Mortgage rate	Prime rate	Dow Jones Total Stock Market Index	House Price Index	Commercial Real Estate Price Index	Market Volatility Index (VIX)
Q1 2001	-1.1	1.4	3.5	6.3	4.2	3.9	4.8	4.9	5.3	7.4	7.0	8.6	10645.9	112.4	140.8	32.8
Q2 2001	2.1	5.0	-0.3	1.6	4.4	2.8	3.7	4.9	5.5	7.5	7.1	7.3	11407.2	114.5	140.0	34.7
Q3 2001	-1.2	0.1	9.8	10.1	4.8	1.1	3.2	4.6	5.3	7.3	7.0	6.6	9563.0	116.7	143.7	43.7
Q4 2001	1.0	2.2	-4.9	-4.6	5.5	-0.3	1.9	4.2	5.1	7.2	6.8	5.2	10707.7	119.1	137.9	35.3
Q1 2002	3.8	5.1	10.1	10.9	5.7	1.3	1.7	4.5	5.4	7.6	7.0	4.8	10775.7	121.3	139.7	26.1
Q2 2002	2.2	3.8	2.0	5.2	5.8	3.2	1.7	4.5	5.4	7.6	6.8	4.8	9384.0	124.3	137.4	28.4
Q3 2002	1.9	3.8	-0.5	1.5	5.7	2.2	1.6	3.4	4.5	7.3	6.3	4.8	7773.6	127.8	140.9	45.1
Q4 2002	0.2	2.4	1.9	3.8	5.9	2.4	1.3	3.1	4.3	7.0	6.1	4.5	8343.2	130.4	144.2	42.6
Q1 2003	2.0	4.6	1.2	4.1	5.9	4.2	1.2	2.9	4.2	6.5	5.8	4.3	8051.9	133.3	148.7	34.7
Q2 2003	3.8	5.1	5.9	6.3	6.1	-0.7	1.0	2.6	3.8	5.7	5.5	4.2	9342.4	136.0	151.2	29.1
Q3 2003	6.9	9.4	6.7	9.3	6.1	3.0	0.9	3.1	4.4	6.0	6.0	4.0	9649.7	139.7	152.2	22.7
Q4 2003	4.6	6.7	1.6	3.3	5.8	1.5	0.9	3.2	4.4	5.8	5.9	4.0	10799.6	144.3	150.1	21.1
Q1 2004	2.4	6.0	2.9	6.1	5.7	3.4	0.9	3.0	4.1	5.5	5.6	4.0	11039.4	149.9	155.8	21.6
Q2 2004	3.1	6.6	4.0	7.0	5.6	3.2	1.1	3.7	4.7	6.1	6.2	4.0	11144.6	156.2	162.6	20.0
Q3 2004	3.6	6.2	2.1	4.5	5.4	2.6	1.5	3.5	4.4	5.8	5.9	4.4	10893.8	161.9	173.9	19.3
Q4 2004	3.4	6.4	5.1	8.4	5.4	4.4	2.0	3.5	4.3	5.4	5.7	4.9	11951.5	167.5	178.4	16.6
Q1 2005	4.4	8.3	-3.8	-1.8	5.3	2.0	2.5	3.9	4.4	5.4	5.8	5.4	11637.3	175.7	179.6	14.6
Q2 2005	2.2	5.1	3.2	6.0	5.1	2.7	2.9	3.9	4.2	5.5	5.7	5.9	11856.7	183.3	186.5	17.7
Q3 2005	3.3	7.3	2.1	6.6	5.0	6.2	3.4	4.0	4.3	5.5	5.8	6.4	12282.9	189.5	190.8	14.2
Q4 2005	2.2	5.5	3.3	6.6	5.0	3.8	3.8	4.4	4.6	5.9	6.2	7.0	12497.2	194.4	199.6	16.5
Q1 2006	4.9	8.2	9.5	11.5	4.7	2.1	4.4	4.6	4.7	6.0	6.2	7.4	13121.6	198.9	203.0	14.6
Q2 2006	1.3	4.6	0.6	3.7	4.6	3.7	4.7	5.0	5.2	6.5	6.6	7.9	12808.9	199.0	211.9	23.8
Q3 2006	0.4	3.2	1.2	4.1	4.6	3.8	4.9	4.8	5.0	6.4	6.6	8.3	13322.5	196.9	224.2	18.6
Q4 2006	3.2	4.6	5.3	4.6	4.4	-1.6	4.9	4.6	4.7	6.1	6.2	8.3	14215.8	197.3	221.1	12.7
Q1 2007	0.3	4.8	2.7	6.5	4.5	4.0	5.0	4.6	4.8	6.1	6.2	8.3	14354.0	195.6	233.3	19.6
Q2 2007	3.1	5.4	0.8	4.0	4.5	4.6	4.7	4.7	4.9	6.3	6.4	8.3	15163.1	191.3	241.5	18.9
Q3 2007	2.7	4.1	1.0	3.3	4.7	2.6	4.3	4.5	4.8	6.5	6.6	8.2	15317.8	185.9	257.8	30.8
Q4 2007	1.5	3.3	0.3	4.4	4.8	5.0	3.4	3.8	4.4	6.4	6.2	7.5	14753.6	180.2	260.2	31.1
Q1 2008	-2.7	-0.5	2.9	6.5	5.0	4.4	2.1	2.8	3.9	6.5	5.9	6.2	13284.1	174.1	253.6	32.2
Q2 2008	2.0	4.0	8.7	13.3	5.3	5.3	1.6	3.2	4.1	6.8	6.1	5.1	13016.4	166.3	242.1	24.1
Q3 2008	-2.0	0.7	-8.8	-5.0	6.0	6.3	1.5	3.1	4.1	7.2	6.3	5.0	11826.0	159.6	246.8	46.7
Q4 2008	-8.3	-7.8	2.5	-3.2	6.9	-8.9	0.3	2.2	3.7	9.4	5.8	4.1	9056.7	152.0	231.9	80.9

Appendix 3: Adverse Scenarios - Domestic (Cont.)

OBS	Real GDP growth	Nominal GDP growth	Real disposable income growth	Nominal disposable income growth	Unemployment rate		3-month Treasury yield	5-year Treasury yield		BBB corporate yield	Mortgage rate	Prime rate	Dow Jones Total Stock Market Index	House Price Index	Commercial Real Estate Price Index	Market Volatility Index (VIX)
Q1 2009	-5.4	-4.5	-1.4	-3.6	8.3	-2.6	0.2	1.9	3.2	9.0	5.1	3.3	8044.2	144.3	211.2	56.7
Q2 2009	-0.4	-1.1	3.0	4.9	9.3	2.0	0.2	2.3	3.7	8.2	5.0	3.3	9342.8	142.3	175.4	42.3
Q3 2009	1.3	1.2	-4.0	-1.6	9.6	3.5	0.2	2.5	3.8	6.8	5.1	3.3	10812.8	143.8	158.7	31.3
Q4 2009	3.9	5.1	-0.1	2.6	9.9	3.1	0.1	2.3	3.7	6.1	4.9	3.3	11385.1	144.6	158.0	30.7
Q1 2010	1.6	3.0	0.3	1.7	9.8	0.7	0.1	2.4	3.9	5.8	5.0	3.3	12032.5	145.3	153.2	27.3
Q2 2010	3.9	5.8	5.3	5.8	9.6	-0.2	0.1	2.3	3.6	5.6	4.9	3.3	10645.8	145.3	168.8	45.8
Q3 2010	2.8	4.7	1.9	3.1	9.5	1.4	0.2	1.6	2.9	5.1	4.4	3.3	11814.0	142.3	171.1	32.9
Q4 2010	2.8	4.9	2.6	4.8	9.5	3.0	0.1	1.5	3.0	5.0	4.4	3.3	13131.5	140.2	177.8	23.5
Q1 2011	-1.3	0.3	5.0		9.0	4.4	0.1	2.1			4.8					29.4
Q2 2011	3.2	5.9	-0.4	3.3	9.0	4.7	0.0	1.8		5.1	4.7		13843.5			22.7
Q3 2011	1.4	3.9	1.6	3.9	9.0	2.9	0.0	1.1	2.5	4.9	4.3		11676.5	137.2	182.0	48.0
Q4 2011	4.9	5.4	-0.6		8.7	1.4	0.0	1.0		5.0	4.0		13019.3	136.3		45.5
Q1 2012	3.7	5.8	4.6	6.9	8.3	2.3	0.1	0.9	2.1	4.7	3.9	3.3	14627.5	138.5	193.5	23.0
Q2 2012	1.2	3.0	1.8	2.9	8.2	1.0	0.1	0.8	1.8	4.5	3.8		14100.2	141.4	193.7	26.7
Q3 2012	2.8	4.9			8.0	2.1	0.1	0.7	1.6	4.2	3.6		14894.7	143.9	201.1	20.5
Q4 2012	0.1	1.6	9.0		7.8	2.2	0.1	0.7	1.7	3.9	3.4		14834.9			22.7
Q1 2013	1.1	2.8			7.7	1.4	0.1	0.8		4.0	3.5		16396.2	152.6	205.4	19.0
Q2 2013	2.5	3.1	3.5	3.4	7.6	0.0	0.1	0.9	2.0	4.1	3.7	3.3	16771.3	157.8	214.3	20.5
Q3 2013	2.0	4.7	1.7	4.3	7.3	2.3	0.0	1.5		4.9	4.4	3.3	17718.3	158.8	217.0	17.0
Q4 2013	-1.0	0.7	2.7	3.7	7.7	1.1	0.1	2.7	3.5	6.5	5.4	3.3	15605.5	157.6	219.7	35.3
Q1 2014	-2.1	0.0			8.3	1.1	0.1	3.3		7.5	6.3					31.7
Q2 2014	-0.6	0.8	2.4	3.6	8.6	1.3	0.1	3.9		8.4	7.0		12815.7	152.0	208.0	33.7
Q3 2014	-1.0	0.7	1.3	2.6	9.0	1.4	0.1	4.5	5.7	9.2	7.8		11402.7	148.7	198.5	31.4
Q4 2014	0.3	1.8	0.4	1.8	9.2	1.6	0.1	4.6	5.8	9.1	7.8		12099.4	145.5	189.5	27.2
Q1 2015	1.7	3.4	0.7	2.4	9.2	1.9	0.1	4.5	5.7	8.8	7.8	3.3	12786.4	142.5	182.2	24.6
Q2 2015	1.7	3.1	0.4	2.0	9.3	1.9	0.1	4.4	5.5		7.6	3.3	13475.9	139.9	176.4	22.6
Q3 2015	2.6	4.1	0.6	2.3	9.2	2.0	0.1	4.2	5.3	8.1	7.4	3.3	14249.3	138.4	175.2	20.2
Q4 2015	2.6	4.1	0.7	2.4	9.2	1.9	0.1	4.0	5.1	7.7	7.2	3.3	14916.7	137.3	175.3	19.2
Q1 2016	3.0	4.6	0.9	2.6	9.1	2.0	0.1	3.7	4.9	7.5	7.1	3.3	15490.6	137.1	175.9	18.7
Q2 2016	3.0	4.5	1.2	2.9	9.0	2.0	0.1	3.5	4.8	7.3	6.9	3.3	15952.9	137.3	177.3	18.8
Q3 2016	3.0	4.5	1.2	2.9	8.9	2.0	0.1	3.4	4.7	7.0	6.8	3.3	16601.7	137.9	179.0	17.5
Q4 2016	3.0	4.6	1.3	3.0	8.8	2.0	0.1	3.2	4.6	6.8	6.6	3.3	17139.0	138.7	180.9	17.4

Appendix 4: Adverse Scenarios – International

OBS	Euro Area Real GDP Growth		Euro Area Bilateral Dollar Exchange Rate (USD/Euro)	Developing Asia Real GDP Growth	Developing Asia Inflation	Developing Asia Bilateral Dollar Exchange Rate (F/USD, Index, Base = 2000 Q1)	Japan Real GDP Growth	Japan Inflation	Japan Bilateral Dollar Exchange Rate (Yen/USD)	UK Real GDP Growth	UK Inflation	UK Bilateral Dollar Exchange Rate (USD/Pound)
Q1 2001	3.7	1.1	0.9	3.9	1.6	105.9	2.7	-1.2	125.5	3.1	0.1	1.4
Q2 2001	0.3	4.1	0.8	6.0	2.0	106.0	-0.9	-0.3	124.7	2.7	3.1	1.4
Q3 2001	0.4	1.4	0.9	4.7	1.3	106.3	-4.3	-1.1	119.2	1.9	1.0	1.5
Q4 2001	0.7	1.7	0.9	7.0	-0.2	106.7	-0.5	-1.4	131.0	0.5	0.0	1.5
Q1 2002	0.5	3.0	0.9	7.4	0.3	107.2	-0.7	-2.7	132.7	2.2	1.9	1.4
Q2 2002		2.0	1.0	9.0	0.7	104.7	4.0		119.9	3.0	0.9	1.5
Q3 2002		1.6	1.0	4.9	1.5	105.4	2.6	-0.7	121.7	3.4	1.4	1.6
Q4 2002			1.0	6.4	0.7	104.4	1.6	-0.4	118.8	4.3	1.9	1.6
Q1 2003		3.3	1.1	7.0	3.2	105.4	-2.1	-1.6	118.1	2.1	1.6	
Q2 2003			1.2	2.8	1.2			1.7	119.9	5.4	0.3	1.7
Q3 2003		2.2	1.2	13.4	0.1	102.6	1.7	-0.7	111.4	5.2	1.7	1.7
Q4 2003			1.3	11.9	5.5		4.3		107.1	5.3	1.7	1.8
Q1 2004			1.2	4.6	4.2		4.3		104.2	2.7	1.3	1.8
Q2 2004			1.2	6.2	3.9	102.7	-0.3		109.4	1.8	1.0	1.8
Q3 2004			1.2	8.7	4.0	102.7	0.6		110.2	0.3	1.1	1.8
Q4 2004			1.4	8.1	0.7	99.0			102.7	2.7	2.4	
Q1 2005			1.3	7.9	2.9		0.9		107.2	3.1	2.6	
Q2 2005			1.2	7.3	1.6				110.9	5.3	1.9	1.8
Q3 2005			1.2	9.8	2.6				113.3	3.9	2.7	1.8
Q4 2005			1.2	10.8	1.7	98.1		0.6	117.9	5.3	1.4	1.7
Q1 2006			1.2	12.0	2.4	96.8			117.5	1.5	1.9	
Q2 2006			1.3	7.9	3.3	96.8			114.5	1.4	3.0	1.8
Q3 2006			1.3	8.7	2.0				118.0	1.0	3.3	1.9
Q4 2006			1.3	11.0	4.0	94.6			119.0	3.1	2.6	
Q1 2007			1.3	14.7	3.7	94.0			117.6	4.0	2.6	
Q2 2007			1.4	10.0	5.1	92.0			123.4	5.3	1.6	
Q3 2007			1.4	8.9	7.6		-1.4		115.0	5.0	0.3	2.0
Q4 2007			1.5	10.7	5.8	89.4			111.7	0.4	4.0	2.0
Q1 2008			1.6	8.6	7.9	88.0		1.3	99.9	0.6	3.7	2.0
Q2 2008			1.6	7.5	6.2	88.6			106.2	-3.6	5.5	
Q3 2008			1.4	3.8	2.8	91.3			105.9	-5.6	5.9	1.8
Q4 2008	-6.7	-1.4	1.4	0.4	-0.6	92.0	-12.4	-2.2	90.8	-8.3	0.6	1.5

Appendix 4: Adverse Scenarios - International (Cont.)

OBS	Euro Area Real GDP Growth	Euro Area Inflation	Euro Area Bilateral Dollar Exchange Rate (USD/Euro)	Developing Asia Real GDP Growth	Developing Asia Inflation	Developing Asia Bilateral Dollar Exchange Rate (F/USD, Index, Base = 2000 Q1)	Japan Real GDP Growth	Japan Inflation	Japan Bilateral Dollar Exchange Rate (Yen/USD)	UK Real GDP Growth	UK Inflation	UK Bilateral Dollar Exchange Rate (USD/Pound)
Q1 2009	-10.9	-1.1	1.3	3.4	-1.2	94.0	-15.0	-3.6	99.2	-9.5	-0.1	1.4
Q2 2009	-1.1	0.0	1.4	15.9	2.4	92.1	6.7	-1.7	96.4	-1.7	2.0	1.6
Q3 2009	1.6	1.2	1.5	12.8	4.9	91.1	0.4	-1.2	89.5	0.0	3.7	1.6
Q4 2009	1.8	1.6	1.4	8.4	5.2	90.5	7.5	-1.5	93.1	1.7	3.1	1.6
Q1 2010	1.6	1.7	1.4	9.2	5.0	89.7	5.9	0.7	93.4	2.1	4.0	1.5
Q2 2010		2.0	1.2	9.3	3.4	90.8	3.7	-1.0	88.5	4.1	3.0	
Q3 2010	1.7	1.8	1.4	8.7	3.9	88.2	6.0	-1.7	83.5	1.6	2.6	1.6
Q4 2010		2.5	1.3	8.3	7.8		-1.3			-0.8	4.0	1.5
Q1 2011	3.1	3.5	1.4	9.4	6.4	86.4	-7.6	-0.8	82.8	1.9	6.6	1.6
Q2 2011			1.5	6.8	5.9	85.2	-3.4		80.6	0.4	4.4	
Q3 2011			1.3	7.2	5.9	87.2	10.7	0.7	77.0	2.4	4.2	1.6
Q4 2011			1.3	5.9	2.9	87.1	1.4			-0.4	3.4	1.6
Q1 2012		2.5	1.3	5.8	2.8	86.2	5.0		82.4	0.0	1.8	1.6
Q2 2012			1.3	6.5	4.0	87.9	-1.2			-1.8	1.7	1.6
Q3 2012			1.3	6.6	2.7	86.1	-3.5			2.5	3.0	1.6
Q4 2012			1.3	6.8	3.5		1.1			-1.2		1.6
Q1 2013			1.3	5.5	3.9	86.1	4.1			1.5	2.3	1.5
Q2 2013			1.3	6.3	3.0		3.8			2.7	1.5	
Q3 2013			1.4	6.5	3.9	87.2	2.6		98.3	3.2		1.6
Q4 2013			1.2	1.4	2.3	96.9	-3.3	-1.9		-0.8	0.9	1.4
Q1 2014			1.2	3.8	1.9	96.9	-5.0			-1.0	0.7	1.4
Q2 2014			1.2	5.6	1.8	96.5	-4.3	-1.2		-0.5		
Q3 2014			1.2	6.4	1.8	96.0	-3.3			0.1	0.7	1.4
Q4 2014			1.2	6.7	1.8		-2.2			0.6		
Q1 2015			1.2	6.8	1.7	93.1	-1.2			1.1	1.0	
Q2 2015			1.2	6.8	1.7	91.0	-0.3			1.5		
Q3 2015			1.2	6.8	1.7	88.9	0.4			1.9	1.4	1.4
Q4 2015			1.2	6.8	1.9	87.1	0.9	-0.1	103.4	2.1	1.5	1.4
Q1 2016			1.2	6.9	2.1	86.2	1.3			2.3	1.6	
Q2 2016			1.2	6.9	2.3	85.5	1.5			2.4		1.4
Q3 2016			1.2	7.0	2.5	85.0	1.7	0.7	102.4	2.5	1.7	1.4
Q4 2016	1.9	1.3	1.2	7.1	2.6	84.5	1.8	0.9	102.1	2.5	1.8	1.4

Appendix 5: Severely Adverse Scenarios - Domestic

OBS	Real GDP growth	Nominal GDP growth	Real disposable income growth	Nominal disposable income growth	Unemployment rate	CPI inflation rate		5-year Treasury yield		BBB corporate yield	Mortgage rate	Prime rate	Dow Jones Total Stock Market Index	House Price Index	Commercial Real Estate Price Index	Market Volatility Index (VIX)
Q1 2001	-1.1	1.4	3.5	6.3	4.2	3.9	4.8	4.9	5.3	7.4	7.0	8.6	10645.9	112.4	140.8	32.8
Q2 2001	2.1	5.0	-0.3	1.6	4.4	2.8	3.7	4.9	5.5	7.5	7.1	7.3	11407.2	114.5	140.0	34.7
Q3 2001	-1.2	0.1	9.8	10.1	4.8	1.1	3.2	4.6	5.3	7.3	7.0	6.6	9563.0	116.7	143.7	43.7
Q4 2001	1.0	2.2	-4.9	-4.6	5.5	-0.3	1.9	4.2	5.1	7.2	6.8	5.2	10707.7	119.1	137.9	35.3
Q1 2002	3.8	5.1	10.1	10.9	5.7	1.3	1.7	4.5	5.4	7.6	7.0	4.8	10775.7	121.3	139.7	26.1
Q2 2002	2.2	3.8	2.0	5.2	5.8	3.2	1.7	4.5	5.4	7.6	6.8	4.8	9384.0	124.3	137.4	28.4
Q3 2002	1.9	3.8	-0.5	1.5	5.7	2.2	1.6	3.4	4.5	7.3	6.3	4.8	7773.6	127.8	140.9	45.1
Q4 2002	0.2	2.4	1.9	3.8	5.9	2.4	1.3	3.1	4.3	7.0	6.1	4.5	8343.2	130.4	144.2	42.6
Q1 2003	2.0	4.6	1.2	4.1	5.9	4.2	1.2	2.9	4.2	6.5	5.8	4.3	8051.9	133.3	148.7	34.7
Q2 2003	3.8	5.1	5.9	6.3	6.1	-0.7	1.0	2.6	3.8	5.7	5.5	4.2	9342.4	136.0	151.2	29.1
Q3 2003	6.9	9.4	6.7	9.3	6.1	3.0	0.9	3.1	4.4	6.0	6.0	4.0	9649.7	139.7	152.2	22.7
Q4 2003	4.6	6.7	1.6	3.3	5.8	1.5	0.9	3.2	4.4	5.8	5.9	4.0	10799.6	144.3	150.1	21.1
Q1 2004	2.4	6.0	2.9	6.1	5.7	3.4	0.9	3.0	4.1	5.5	5.6	4.0	11039.4	149.9	155.8	21.6
Q2 2004	3.1	6.6	4.0	7.0	5.6	3.2	1.1	3.7	4.7	6.1	6.2	4.0	11144.6	156.2	162.6	20.0
Q3 2004	3.6	6.2	2.1	4.5	5.4	2.6	1.5	3.5	4.4	5.8	5.9	4.4	10893.8	161.9	173.9	19.3
Q4 2004	3.4	6.4	5.1	8.4	5.4	4.4	2.0	3.5	4.3	5.4	5.7	4.9	11951.5	167.5	178.4	16.6
Q1 2005	4.4	8.3	-3.8	-1.8	5.3	2.0	2.5	3.9	4.4	5.4	5.8	5.4	11637.3	175.7	179.6	14.6
Q2 2005	2.2	5.1	3.2	6.0	5.1	2.7	2.9	3.9	4.2	5.5	5.7	5.9	11856.7	183.3	186.5	17.7
Q3 2005	3.3	7.3	2.1	6.6	5.0	6.2	3.4	4.0	4.3	5.5	5.8	6.4	12282.9	189.5	190.8	14.2
Q4 2005	2.2	5.5	3.3	6.6	5.0	3.8	3.8	4.4	4.6	5.9	6.2	7.0	12497.2	194.4	199.6	16.5
Q1 2006	4.9	8.2	9.5	11.5	4.7	2.1	4.4	4.6	4.7	6.0	6.2	7.4	13121.6	198.9	203.0	14.6
Q2 2006	1.3	4.6	0.6	3.7	4.6	3.7	4.7	5.0	5.2	6.5	6.6	7.9	12808.9	199.0	211.9	23.8
Q3 2006	0.4	3.2	1.2	4.1	4.6	3.8	4.9	4.8	5.0	6.4	6.6	8.3	13322.5	196.9	224.2	18.6
Q4 2006	3.2	4.6	5.3	4.6	4.4	-1.6	4.9	4.6	4.7	6.1	6.2	8.3	14215.8	197.3	221.1	12.7
Q1 2007	0.3	4.8	2.7	6.5	4.5	4.0	5.0	4.6	4.8	6.1	6.2	8.3	14354.0	195.6	233.3	19.6
Q2 2007	3.1	5.4	0.8	4.0	4.5	4.6	4.7	4.7	4.9	6.3	6.4	8.3	15163.1	191.3	241.5	18.9
Q3 2007	2.7	4.1	1.0	3.3	4.7	2.6	4.3	4.5	4.8	6.5	6.6	8.2	15317.8	185.9	257.8	30.8
Q4 2007	1.5	3.3	0.3	4.4	4.8	5.0	3.4	3.8	4.4	6.4	6.2	7.5	14753.6	180.2	260.2	31.1
Q1 2008	-2.7	-0.5	2.9	6.5	5.0	4.4	2.1	2.8	3.9	6.5	5.9	6.2	13284.1	174.1	253.6	32.2
Q2 2008	2.0	4.0	8.7	13.3	5.3	5.3	1.6	3.2	4.1	6.8	6.1	5.1	13016.4	166.3	242.1	24.1
Q3 2008	-2.0	0.7	-8.8	-5.0	6.0	6.3	1.5	3.1	4.1	7.2	6.3	5.0	11826.0	159.6	246.8	46.7
Q4 2008	-8.3	-7.8	2.5	-3.2	6.9	-8.9	0.3	2.2	3.7	9.4	5.8	4.1	9056.7	152.0	231.9	80.9

Appendix 5: Severely Adverse Scenarios - Domestic (Cont.)

OBS	Real GDP growth	Nominal GDP growth	Real disposable income growth	Nominal disposable income growth	Unemployment rate	CPI inflation rate		5-year Treasury yield	10-year Treasury yield	BBB corporate yield	Mortgage rate	Prime rate	Dow Jones Total Stock Market Index	House Price Index	Commercial Real Estate Price Index	Volatility
Q1 2009	-5.4	-4.5	-1.4	-3.6	8.3	-2.6	0.2	1.9	3.2	9.0	5.1	3.3	8044.2	144.3	211.2	56.7
Q2 2009	-0.4	-1.1	3.0	4.9	9.3	2.0	0.2	2.3	3.7	8.2	5.0	3.3	9342.8	142.3	175.4	42.3
Q3 2009	1.3	1.2	-4.0	-1.6	9.6	3.5	0.2	2.5	3.8	6.8	5.1	3.3	10812.8	143.8	158.7	31.3
Q4 2009	3.9	5.1	-0.1	2.6	9.9	3.1	0.1	2.3	3.7	6.1	4.9	3.3	11385.1	144.6	158.0	30.7
Q1 2010	1.6	3.0	0.3	1.7	9.8	0.7	0.1	2.4	3.9	5.8	5.0	3.3	12032.5	145.3	153.2	27.3
Q2 2010	3.9	5.8	5.3	5.8	9.6	-0.2	0.1	2.3	3.6	5.6	4.9	3.3	10645.8	145.3	168.8	45.8
Q3 2010	2.8	4.7	1.9	3.1	9.5	1.4	0.2	1.6	2.9	5.1	4.4	3.3	11814.0	142.3	171.1	32.9
Q4 2010	2.8	4.9	2.6	4.8	9.5	3.0	0.1	1.5	3.0	5.0	4.4	3.3	13131.5	140.2	177.8	23.5
Q1 2011	-1.3	0.3	5.0	8.2	9.0	4.4	0.1	2.1	3.5	5.4	4.8	3.3	13908.5	138.9	184.8	29.4
Q2 2011	3.2	5.9	-0.4	3.3	9.0	4.7	0.0	1.8	3.3	5.1	4.7	3.3	13843.5	137.5	181.8	22.7
Q3 2011	1.4	3.9	1.6	3.9	9.0	2.9	0.0	1.1	2.5	4.9	4.3	3.3	11676.5	137.2	182.0	48.0
Q4 2011	4.9	5.4	-0.6	0.8	8.7	1.4	0.0	1.0	2.1	5.0	4.0	3.3	13019.3	136.3	195.2	45.5
Q1 2012	3.7	5.8	4.6	6.9	8.3	2.3	0.1	0.9	2.1	4.7	3.9	3.3	14627.5	138.5	193.5	23.0
Q2 2012	1.2	3.0	1.8	2.9	8.2	1.0	0.1	0.8	1.8	4.5	3.8	3.3	14100.2	141.4	193.7	26.7
Q3 2012	2.8	4.9	-0.6	1.1	8.0	2.1	0.1	0.7	1.6	4.2	3.6	3.3	14894.7	143.9	201.1	20.5
Q4 2012	0.1	1.6	9.0	10.7	7.8	2.2	0.1	0.7	1.7	3.9	3.4	3.3	14834.9	146.8	203.2	22.7
Q1 2013	1.1	2.8	-7.9	-7.0	7.7	1.4	0.1	0.8	1.9	4.0	3.5	3.3	16396.2	152.6	205.4	19.0
Q2 2013	2.5	3.1	3.5	3.4	7.6	0.0	0.1	0.9	2.0	4.1	3.7	3.3	16771.3	157.8	214.3	20.5
Q3 2013	2.0	4.7	1.7	4.3	7.3	2.3	0.0	1.5	2.7	4.9	4.4	3.3	17718.3	158.8	217.0	17.0
Q4 2013	-3.9	-2.0	-0.5	0.1	8.1	0.5	0.1	0.8	1.0	5.0	4.4	3.3	13016.5	156.4	219.7	67.9
Q1 2014	-6.1	-4.0	-2.4	-1.9	9.2	0.4	0.1	0.6	1.0	5.8	4.4	3.3	11402.6	151.3	211.2	61.3
Q2 2014	-3.2	-1.9	0.1	0.8	9.9	0.8	0.1	0.6	1.1	6.1	4.4	3.3	9769.1	145.4	194.5	65.7
Q3 2014	-4.0	-2.6	-1.1	-0.2	10.7	0.8	0.1	0.6	1.1	6.2	4.4	3.3	8943.3	139.1	175.5	57.9
Q4 2014	-1.5	-0.3	-0.5	0.5	11.1	1.1	0.1	0.6	1.3	6.1	4.4	3.3	9616.9	133.2	161.3	42.1
Q1 2015	1.2	2.5	1.2	2.5	11.2	1.5	0.1	0.6	1.3	5.8	4.3	3.3	10314.4	127.7	150.3	34.1
Q2 2015	1.1	2.2	1.0	2.2	11.3	1.4	0.1	0.6	1.4	5.6	4.3	3.3	11061.2	123.0	143.9	27.7
Q3 2015	3.0	4.1	1.4	2.8	11.2	1.6	0.1	0.6	1.5	5.3	4.2	3.3	11987.2	120.3	141.6	21.8
Q4 2015	3.0	4.0	1.6	2.9	11.1	1.6	0.1	0.6	1.6	5.1	4.2	3.3	12775.4	118.5	141.5	19.3
Q1 2016	3.9	4.9	2.0	3.2	10.9	1.6	0.1	0.6	1.7	5.1	4.3	3.3	13434.8	118.0	142.3	17.9
Q2 2016	3.9	4.8	2.2	3.4	10.8	1.6	0.1	0.6	1.8	5.1	4.3	3.3	13927.1	118.5	144.5	17.8
Q3 2016	3.9	4.8	1.8	3.0	10.6	1.6	0.1	0.6	1.9	4.9	4.3	3.3	14769.2	119.5	147.2	15.2
Q4 2016	3.9	4.7	2.0	3.1	10.4	1.5	0.1	0.6	2.0	4.8	4.3	3.3	15436.8	120.8	150.2	14.9

Appendix 6: Severely Adverse Scenarios - International

OBS	Euro Area Real GDP Growth		Euro Area Bilateral Dollar Exchange Rate (USD/Euro)	Developing Asia Real GDP Growth	Developing Asia Inflation	Developing Asia Bilateral Dollar Exchange Rate (F/USD, Index, Base = 2000 Q1)	Japan Real GDP Growth	Japan Inflation	Japan Bilateral Dollar Exchange Rate (Yen/USD)	UK Real GDP Growth	UK Inflation	UK Bilateral Dollar Exchange Rate (USD/Pound)
Q1 2001	3.7	1.1	0.9	3.9	1.6	105.9	2.7	-1.2	125.5	3.1	0.1	1.4
Q2 2001	0.3	4.1	0.8	6.0	2.0	106.0	-0.9	-0.3	124.7	2.7	3.1	1.4
Q3 2001	0.4	1.4	0.9	4.7	1.3	106.3	-4.3	-1.1	119.2	1.9	1.0	1.5
Q4 2001	0.7	1.7	0.9	7.0	-0.2	106.7	-0.5	-1.4	131.0	0.5	0.0	1.5
Q1 2002	0.5	3.0	0.9	7.4	0.3	107.2	-0.7	-2.7	132.7	2.2	1.9	1.4
Q2 2002	2.3	2.0	1.0	9.0	0.7	104.7	4.0	1.7	119.9	3.0	0.9	1.5
Q3 2002	1.1	1.6	1.0	4.9	1.5	105.4	2.6	-0.7	121.7	3.4	1.4	1.6
Q4 2002	0.2	2.4	1.0	6.4	0.7	104.4	1.6	-0.4	118.8	4.3	1.9	1.6
Q1 2003	-0.3	3.3	1.1	7.0	3.2	105.4	-2.1	-1.6	118.1	2.1	1.6	1.6
Q2 2003	0.3	0.3	1.2	2.8	1.2	103.9	4.9	1.7	119.9	5.4	0.3	1.7
Q3 2003	1.8	2.2	1.2	13.4	0.1	102.6	1.7	-0.7	111.4	5.2	1.7	1.7
Q4 2003	2.9	2.2	1.3	11.9	5.5	103.3	4.3	-0.6	107.1	5.3	1.7	1.8
Q1 2004	2.0	2.3	1.2	4.6	4.2	101.4	4.3	-0.9	104.2	2.7	1.3	1.8
Q2 2004	2.2	2.4	1.2	6.2	3.9	102.7	-0.3	1.1	109.4	1.8	1.0	1.8
Q3 2004	1.5	2.0	1.2	8.7	4.0	102.7	0.6	0.1	110.2	0.3	1.1	1.8
Q4 2004	1.3	2.4	1.4	8.1	0.7	99.0	-1.0	1.7	102.7	2.7	2.4	1.9
Q1 2005	0.9	1.5	1.3	7.9	2.9	98.7	0.9	-2.7	107.2	3.1	2.6	1.9
Q2 2005	2.8	2.2	1.2	7.3	1.6	99.0	5.2	-1.3	110.9	5.3	1.9	1.8
Q3 2005	2.6	3.2	1.2	9.8	2.6	98.6	1.5	-1.1	113.3	3.9	2.7	1.8
Q4 2005	2.6	2.5	1.2	10.8	1.7	98.1	0.7	0.6	117.9	5.3	1.4	1.7
Q1 2006	3.7	1.7	1.2	12.0	2.4	96.8	1.8	1.3	117.5	1.5	1.9	1.7
Q2 2006	4.5	2.5	1.3	7.9	3.3	96.8	1.6	-0.1	114.5	1.4	3.0	1.8
Q3 2006	2.6	2.0	1.3	8.7	2.0	96.4	-0.2	0.5	118.0	1.0	3.3	1.9
Q4 2006	4.4	0.9	1.3	11.0	4.0	94.6	5.2	-0.4	119.0	3.1	2.6	2.0
Q1 2007	3.2	2.2	1.3	14.7	3.7	94.0	4.1	-0.2	117.6	4.0	2.6	2.0
Q2 2007	1.9	2.3	1.4	10.0	5.1	92.0	0.5	0.0	123.4	5.3	1.6	2.0
Q3 2007	2.4	2.1	1.4	8.9	7.6	90.7	-1.4	0.1	115.0	5.0	0.3	2.0
Q4 2007	1.6	4.9	1.5	10.7	5.8	89.4	3.4	2.2	111.7	0.4	4.0	2.0
Q1 2008	2.3	4.2	1.6	8.6	7.9	88.0	2.7	1.3	99.9	0.6	3.7	2.0
Q2 2008	-1.6	3.2	1.6	7.5	6.2	88.6	-4.8	1.4	106.2	-3.6	5.5	2.0
Q3 2008	-2.4	3.2	1.4	3.8	2.8	91.3	-4.0	3.8	105.9	-5.6	5.9	1.8
Q4 2008	-6.7	-1.4	1.4	0.4	-0.6	92.0	-12.4	-2.2	90.8	-8.3	0.6	1.5

Appendix 6: Severely Adverse Scenarios - International (Cont.)

OBS	Euro Area Real GDP Growth		Euro Area Bilateral Dollar Exchange Rate (USD/Euro)	Developing Asia Real GDP Growth	Developing Asia Inflation	Developing Asia Bilateral Dollar Exchange Rate (F/USD, Index, Base = 2000 Q1)	Japan Real GDP Growth	Japan Inflation	Japan Bilateral Dollar Exchange Rate (Yen/USD)	UK Real GDP Growth	UK Inflation	UK Bilateral Dollar Exchange Rate (USD/Pound)
Q1 2009	-10.9	-1.1	1.3	3.4	-1.2	94.0	-15.0	-3.6	99.2	-9.5	-0.1	1.4
Q2 2009	-1.1	0.0	1.4	15.9	2.4	92.1	6.7	-1.7	96.4	-1.7	2.0	1.6
Q3 2009	1.6	1.2	1.5	12.8	4.9	91.1	0.4	-1.2	89.5	0.0	3.7	1.6
Q4 2009	1.8	1.6	1.4	8.4	5.2	90.5	7.5	-1.5	93.1	1.7	3.1	1.6
Q1 2010	1.6	1.7	1.4	9.2	5.0	89.7	5.9	0.7	93.4	2.1	4.0	1.5
Q2 2010	3.6	2.0	1.2	9.3	3.4	90.8	3.7	-1.0	88.5	4.1	3.0	1.5
Q3 2010	1.7	1.8	1.4	8.7	3.9	88.2	6.0	-1.7	83.5	1.6	2.6	1.6
Q4 2010	2.1	2.5	1.3	8.3	7.8	87.3	-1.3	1.2	81.7	-0.8	4.0	1.5
Q1 2011	3.1	3.5	1.4	9.4	6.4	86.4	-7.6	-0.8	82.8	1.9	6.6	1.6
Q2 2011	0.3	3.2	1.5	6.8	5.9	85.2	-3.4	-0.5	80.6	0.4	4.4	1.6
Q3 2011	0.3	1.7	1.3	7.2	5.9	87.2	10.7	0.7	77.0	2.4	4.2	1.6
Q4 2011	-0.8	3.3	1.3	5.9	2.9	87.1	1.4	-0.4	77.0	-0.4	3.4	1.6
Q1 2012	-0.4	2.5	1.3	5.8	2.8	86.2	5.0	1.2	82.4	0.0	1.8	1.6
Q2 2012	-1.2	2.4	1.3	6.5	4.0	87.9	-1.2	-0.7	79.8	-1.8	1.7	1.6
Q3 2012	-0.5	2.1	1.3	6.6	2.7	86.1	-3.5	-1.5	77.9	2.5	3.0	1.6
Q4 2012	-2.0	2.2	1.3	6.8	3.5	85.8	1.1	0.0	86.6	-1.2	4.0	1.6
Q1 2013	-0.9	0.7	1.3	5.5	3.9	86.1	4.1	-0.4	94.2	1.5	2.3	1.5
Q2 2013	1.1	0.6	1.3	6.3	3.0	87.0	3.8	0.8	99.2	2.7	1.5	1.5
Q3 2013	0.6	1.9	1.4	6.5	3.9	87.2	2.6	3.1	98.3	3.2	3.1	1.6
Q4 2013	-8.3	-1.0	1.2	-2.8	1.4	105.0	-8.0	-4.9	95.3	-3.2	-0.4	1.4
Q1 2014	-7.0	-1.2	1.1	1.6	0.5	104.7	-10.8	-3.9	96.9	-3.6	-0.6	1.4
Q2 2014	-4.5	-1.3	1.1	4.9	0.2	103.9	-9.1	-3.9	98.2	-2.6	-0.7	1.4
Q3 2014	-2.5	-1.0	1.1	6.4	0.2	102.9	-7.1	-3.5	99.4	-1.6	-0.5	1.4
Q4 2014	-0.9	-0.6	1.1	6.8	0.2	101.6	-5.1	-3.1	100.5	-0.6	-0.2	1.4
Q1 2015	0.4	-0.3	1.1	7.0	0.2	98.8	-3.2	-2.7	100.3	0.4	0.2	1.4
Q2 2015	1.3	0.1	1.1	7.0	0.3	96.1	-1.6	-2.4	100.1	1.1	0.5	1.4
Q3 2015	1.9	0.3	1.1	7.0	0.5	93.5	-0.4	-1.9	100.0	1.7	0.8	1.4
Q4 2015	2.2	0.5	1.1	7.0	0.8	91.1	0.5	-1.4	99.9	2.2	1.1	1.4
Q1 2016	2.3	0.7	1.1	7.1	1.2	89.8	1.2	-0.9	99.6	2.5	1.3	1.4
Q2 2016	2.3	0.8	1.2	7.2	1.5	88.8	1.7	-0.4	99.4	2.7	1.4	1.4
Q3 2016	2.2	0.9	1.2	7.3	1.8	88.0	2.0	-0.1	99.2	2.8	1.5	1.4
Q4 2016	2.2	1.0	1.2	7.4	2.0	87.3	2.2	0.2	99.0	2.9	1.7	1.4

Appendix 7: Global Market Shock - Securitized Products (Adverse)

								RMBS							
	Non-Agency Prime	Sub-prime	Option ARMS	Other AltA	Unspec Non- Prime	HELOC	RMBS CDO	RMBS CDS	Credit Basket	PrimeX	ABX / TABX	Prime Whole Loans	Non-Prime Whole Loans	European RMBS	Other / Unspecified
Relative MV Shock Bas	ed on Current	Rating (%)													
AAA Total															•
Pre 2006	-7.8%	-7.1%	-19.3%	-7.8%	-19.3%	-9.7%	-9.7%	-14.3%	-19.3%	-14.3%	-9.7%	-7.8%	-7.1%	-8.4%	-19.3%
2006	-10.5%	-8.9%	-23.7%	-10.5%	-23.7%	-15.7%	-9.7%	-19.2%	-23.7%	-19.2%	-9.7%	-10.5%	-8.9%	-8.4%	-23.7%
2007	-13.8%	-11.2%	-23.7%	-13.8%	-14.7%	-14.7%	-9.7%	-19.2%	-14.7%	-19.2%	-9.7%	-13.8%	-11.2%	-8.4%	-14.7%
Post 2007	-7.8%	-7.1%	-19.3%	-7.8%	-19.3%	-9.7%	-9.7%	-14.3%	-19.3%	-14.3%	-9.7%	-7.8%	-7.1%	-8.4%	-19.3%
Unspecified Vintage	-13.8%	-11.2%	-23.7%	-13.8%	-14.7%	-14.7%	-9.7%	-19.2%	-14.7%	-19.2%	-9.7%	-13.8%	-11.2%	-8.4%	-14.7%
AA Total															
Pre 2006	-29.5%	-19.1%	-35.3%	-29.5%	-35.3%	-20.1%	-18.9%	-14.3%	-35.3%	-14.3%	-18.9%	-29.5%	-19.1%	-17.3%	-35.3%
2006	-35.2%	-18.1%	-42.3%	-35.2%	-42.3%	-39.8%	-18.9%	-19.2%	-42.3%	-19.2%	-18.9%	-35.2%	-18.1%	-17.3%	-42.3%
2007	-35.2%	-18.1%	-42.3%	-35.2%	-39.8%	-39.8%	-18.9%	-19.2%	-39.8%	-19.2%	-18.9%	-35.2%	-18.1%	-17.3%	-39.8%
Post 2007	-29.5%	-19.1%	-35.3%	-29.5%	-35.3%	-20.1%	-18.9%	-14.3%	-35.3%	-14.3%	-18.9%	-29.5%	-19.1%	-17.3%	-35.3%
Unspecified Vintage	-35.2%	-18.1%	-42.3%	-35.2%	-39.8%	-39.8%	-18.9%	-19.2%	-39.8%	-19.2%	-18.9%	-35.2%	-18.1%	-17.3%	-39.8%
A Total															
Pre 2006	-34.7%	-20.6%	-41.7%	-34.7%	-41.7%	-24.3%	-23.9%	-14.3%	-41.7%	-14.3%	-23.9%	-34.7%	-20.6%	-24.1%	-41.7%
2006	-37.5%	-20.0%	-45.0%	-37.5%	-45.0%	-39.8%	-23.9%	-19.2%	-45.0%	-19.2%	-23.9%	-37.5%	-20.0%	-24.1%	-45.0%
2007	-37.5%	-19.7%	-45.0%	-37.5%	-39.8%	-39.8%	-23.9%	-19.2%	-39.8%	-19.2%	-23.9%	-37.5%	-19.7%	-24.1%	-39.8%
Post 2007	-34.7%	-20.6%	-41.7%	-34.7%	-41.7%	-24.3%	-23.9%	-14.3%	-41.7%	-14.3%	-23.9%	-34.7%	-20.6%	-24.1%	-41.7%
Unspecified Vintage	-37.5%	-19.7%	-45.0%	-37.5%	-39.8%	-39.8%	-23.9%	-19.2%	-39.8%	-19.2%	-23.9%	-37.5%	-19.7%	-24.1%	-39.8%
BBB Total															!
Pre 2006	-34.5%	-27.3%	-41.5%	-34.5%	-41.5%	-28.4%	-20.9%	-14.3%	-41.5%	-14.3%	-20.9%	-34.5%	-27.3%	-21.2%	-41.5%
2006	-38.1%	-26.7%	-45.7%	-38.1%	-45.7%	-39.8%	-20.9%	-19.2%	-45.7%	-19.2%	-20.9%	-38.1%	-27.3%	-21.2%	-45.7%
2007	-38.1%	-26.7%	-45.7%	-38.1%	-39.8%	-39.8%	-20.9%	-19.2%	-39.8%	-19.2%	-20.9%	-38.1%	-26.7%	-21.2%	-39.8%
Post 2007	-34.5%	-27.3%	-41.5%	-34.5%	-41.5%	-28.4%	-20.9%	-14.3%	-41.5%	-14.3%	-20.9%	-34.5%	-27.3%	-21.2%	-41.5%
Unspecified Vintage	-38.1%	-26.7%	-45.7%	-38.1%	-39.8%	-39.8%	-20.9%	-19.2%	-39.8%	-19.2%	-20.9%	-38.1%	-27.3%	-21.2%	-39.8%
BB Total															!
Pre 2006	-34.5%	-27.3%	-41.5%	-34.5%	-41.5%	-28.4%	-20.2%	-14.3%	-41.5%	-14.3%	-20.2%	-34.5%	-27.3%	-21.2%	-41.5%
2006	-38.1%	-27.3%	-45.7%	-38.1%	-45.7%	-39.8%	-20.2%	-19.2%	-45.7%	-19.2%	-20.2%	-38.1%	-27.3%	-21.2%	-45.7%
2007	-38.1%	-27.3%	-45.7%	-38.1%	-39.8%	-39.8%	-20.2%	-19.2%	-39.8%	-19.2%	-20.2%	-38.1%	-27.3%	-21.2%	-39.8%
Post 2007	-34.5%	-27.3%	-41.5%	-34.5%	-41.5%	-28.4%	-20.2%	-14.3%	-41.5%	-14.3%	-20.2%	-34.5%	-27.3%	-21.2%	-41.5%
Unspecified Vintage	-38.1%	-27.3%	-45.7%	-38.1%	-39.8%	-39.8%	-20.2%	-19.2%	-39.8%	-19.2%	-20.2%	-38.1%	-27.3%	-21.2%	-39.8%
B Total															
Pre 2006	-34.5%	-27.3%	-41.5%	-34.5%	-41.5%	-28.4%	-20.2%	-14.3%	-41.5%	-14.3%	-20.2%	-34.5%	-27.3%	-21.2%	-41.5%
2006	-38.1%	-27.3%	-45.7%	-38.1%	-45.7%	-39.8%	-20.2%	-19.2%	-45.7%	-19.2%	-20.2%	-38.1%	-27.3%	-21.2%	-45.7%
2007	-38.1%	-27.3%	-45.7%	-38.1%	-39.8%	-39.8%	-20.2%	-19.2%	-39.8%	-19.2%	-20.2%	-38.1%	-27.3%	-21.2%	-39.8%
Post 2007	-34.5%	-27.3%	-41.5%	-34.5%	-41.5%	-28.4%	-20.2%	-14.3%	-41.5%	-14.3%	-20.2%	-34.5%	-27.3%	-21.2%	-41.5%
Unspecified Vintage	-38.1%	-27.3%	-45.7%	-38.1%	-39.8%	-39.8%	-20.2%	-19.2%	-39.8%	-19.2%	-20.2%	-38.1%	-27.3%	-21.2%	-39.8%
<b td="" total<=""><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td>															
Pre 2006	-34.5%	-27.3%	-41.5%	-34.5%	-41.5%	-28.4%	-20.2%	-14.3%	-41.5%	-14.3%	-20.2%	-34.5%	-27.3%	-21.2%	-41.5%
2006	-38.1%	-27.3%	-45.7%	-38.1%	-45.7%	-39.8%	-20.2%	-19.2%	-45.7%	-19.2%	-20.2%	-38.1%	-27.3%	-21.2%	-45.7%
2007	-38.1%	-27.3%	-45.7%	-38.1%	-39.8%	-39.8%	-20.2%	-19.2%	-39.8%	-19.2%	-20.2%	-38.1%	-27.3%	-21.2%	-39.8%
Post 2007	-34.5%	-27.3%	-41.5%	-34.5%	-41.5%	-28.4%	-20.2%	-14.3%	-41.5%	-14.3%	-20.2%	-34.5%	-27.3%	-21.2%	-41.5%
Unspecified Vintage	-38.1%	-27.3%	-45.7%	-38.1%	-39.8%	-39.8%	-20.2%	-19.2%	-39.8%	-19.2%	-20.2%	-38.1%	-27.3%	-21.2%	-39.8%
NR Total															
Pre 2006	-34.5%	-27.3%	-41.5%	-34.5%	-41.5%	-28.4%	-20.2%	-14.3%	-41.5%	-14.3%	-20.2%	-34.5%	-27.3%	-21.2%	-41.5%
2006	-38.1%	-27.3%	-45.7%	-38.1%	-45.7%	-39.8%	-20.2%	-19.2%	-45.7%	-19.2%	-20.2%	-38.1%	-27.3%	-21.2%	-45.7%
2007	-38.1%	-27.3%	-45.7%	-38.1%	-39.8%	-39.8%	-20.2%	-19.2%	-39.8%	-19.2%	-20.2%	-38.1%	-27.3%	-21.2%	-39.8%
Post 2007	-34.5%	-27.3%	-41.5%	-34.5%	-41.5%	-28.4%	-20.2%	-14.3%	-41.5%	-14.3%	-20.2%	-34.5%	-27.3%	-21.2%	-41.5%
Unspecified Vintage	-38.1%	-27.3%	-45.7%	-38.1%	-39.8%	-39.8%	-20.2%	-19.2%	-39.8%	-19.2%	-20.2%	-38.1%	-27.3%	-21.2%	-39.8%

Appendix 7: Global Market Shock - Securitized Products (Adverse) (Cont.)

ĺ	ABS						CMBS							
			Student			Index	Other /	Cash Non-				Index		Other /
	Autos	Credit Cards	Loans	ABS CDS	Credit Basket	Tranches	Unspecified	Agency CMBS	CMBS CDS	CMBS CDO	Credit Basket	Tranches	Whole Loans	Unspecified
Relative MV Shock Base	d on Curren	t Rating (%)												
AAA Total				1										·
Pre 2006	-3.7%	-6.9%	-8.9%	-8.9%	-8.9%	-4.0%	-8.9%	-9.4%	-13.2%	-17.1%	-13.2%	-13.2%	-9.2%	-17.1%
2006	-3.7%	-6.9%	-9.3%	-9.3%	-9.3%	-4.0%	-9.3%	-9.4%	-13.2%	-17.1%	-13.2%	-13.2%	-11.0%	-17.1%
2007	-3.9%	-9.2%	-9.9%	-9.9%	-9.9%	-4.0%	-9.9%	-9.4%	-13.2%	-17.1%	-13.2%	-13.2%	-11.0%	-17.1%
Post 2007	-3.7%	-6.9%	-8.9%	-8.9%	-8.9%	-4.0%	-8.9%	-9.4%	-13.2%	-17.1%	-13.2%	-13.2%	-9.2%	-17.1%
Unspecified Vintage	-3.9%	-9.2%	-9.9%	-9.9%	-9.9%	-4.0%	-9.9%	-9.4%	-13.2%	-17.1%	-13.2%	-13.2%	-11.0%	-17.1%
AA Total														
Pre 2006	-8.9%	-16.6%	-14.5%	-16.6%	-16.6%	-4.0%	-16.6%	-24.0%	-29.2%	-38.0%	-29.2%	-29.2%	-9.2%	-38.0%
2006	-8.9%	-16.6%	-19.0%	-19.0%	-19.0%	-4.0%	-19.0%	-24.0%	-29.2%	-38.0%	-29.2%	-29.2%	-11.0%	-38.0%
2007	-9.5%	-19.7%	-19.1%	-19.7%	-19.7%	-4.0%	-19.7%	-24.0%	-29.2%	-38.0%	-29.2%	-29.2%	-11.0%	-38.0%
Post 2007	-8.9%	-16.6%	-14.5%	-16.6%	-16.6%	-4.0%	-16.6%	-24.0%	-29.2%	-38.0%	-29.2%	-29.2%	-9.2%	-38.0%
Unspecified Vintage	-9.5%	-19.7%	-19.1%	-19.7%	-19.7%	-4.0%	-19.7%	-24.0%	-29.2%	-38.0%	-29.2%	-29.2%	-11.0%	-38.0%
A Total														
Pre 2006	-9.7%	-16.8%	-17.7%	-17.7%	-17.7%	-4.0%	-17.7%	-29.8%	-29.0%	-37.8%	-29.0%	-29.0%	-9.2%	-37.8%
2006	-9.7%	-16.8%	-18.7%	-18.7%	-18.7%	-4.0%	-18.7%	-29.8%	-29.0%	-37.8%	-29.0%	-29.0%	-11.0%	-37.8%
2007	-10.4%	-20.0%	-22.8%	-22.8%	-22.8%	-4.0%	-22.8%	-29.8%	-29.0%	-37.8%	-29.0%	-29.0%	-11.0%	-37.8%
Post 2007	-9.7%	-16.8%	-17.7%	-17.7%	-17.7%	-4.0%	-17.7%	-29.8%	-29.0%	-37.8%	-29.0%	-29.0%	-9.2%	-37.8%
Unspecified Vintage	-10.4%	-20.0%	-22.8%	-22.8%	-22.8%	-4.0%	-22.8%	-29.8%	-29.0%	-37.8%	-29.0%	-29.0%	-11.0%	-37.8%
BBB Total														
Pre 2006	-9.3%	-23.2%	-17.7%	-23.2%	-23.2%	-4.0%	-23.2%	-32.6%	-29.8%	-38.8%	-29.8%	-29.8%	-9.2%	-38.8%
2006	-9.3%	-23.2%	-18.7%	-23.2%	-23.2%	-4.0%	-23.2%	-32.6%	-29.8%	-38.8%	-29.8%	-29.8%	-11.0%	-38.8%
2007	-10.0%	-27.5%	-22.8%	-27.5%	-27.5%	-4.0%	-27.5%	-32.6%	-29.8%	-38.8%	-29.8%	-29.8%	-11.0%	-38.8%
Post 2007	-9.3%	-23.2%	-17.7%	-23.2%	-23.2%	-4.0%	-23.2%	-32.6%	-29.8%	-38.8%	-29.8%	-29.8%	-9.2%	-38.8%
Unspecified Vintage	-10.0%	-27.5%	-22.8%	-27.5%	-27.5%	-4.0%	-27.5%	-32.6%	-29.8%	-38.8%	-29.8%	-29.8%	-11.0%	-38.8%
BB Total														
Pre 2006	-13.1%	-23.2%	-17.7%	-23.2%	-23.2%	-4.0%	-23.2%	-32.6%	-29.8%	-38.8%	-29.8%	-29.8%	-9.2%	-38.8%
2006	-13.1%	-23.2%	-18.7%	-23.2%	-23.2%	-4.0%	-23.2%	-32.6%	-29.8%	-38.8%	-29.8%	-29.8%	-11.0%	-38.8%
2007	-14.0%	-27.5%	-22.8%	-27.5%	-27.5%	-4.0%	-27.5%	-32.6%	-29.8%	-38.8%	-29.8%	-29.8%	-11.0%	-38.8%
Post 2007	-13.1%	-23.2%	-17.7%	-23.2%	-23.2%	-4.0%	-23.2%	-32.6%	-29.8%	-38.8%	-29.8%	-29.8%	-9.2%	-38.8%
Unspecified Vintage	-14.0%	-27.5%	-22.8%	-27.5%	-27.5%	-4.0%	-27.5%	-32.6%	-29.8%	-38.8%	-29.8%	-29.8%	-11.0%	-38.8%
				•			•			•	•		•	
B Total Pre 2006	-13.1%	-23.2%	-17.7%	-23.2%	-23.2%	-4.0%	-23.2%	-32.6%	-29.8%	-38.8%	-29.8%	-29.8%	-9.2%	-38.8%
2006	-13.1%	-23.2%	-17.7%	-23.2%	-23.2%	-4.0%	-23.2%	-32.6%	-29.8%	-38.8%	-29.8%	-29.8%	-9.2%	-38.8%
2007	-13.1%	-27.5%	-22.8%	-23.2%	-23.2%	-4.0%	-23.2%	-32.6%	-29.8%	-38.8%	-29.8%	-29.8%	-11.0%	-38.8%
Post 2007	-13.1%	-23.2%	-17.7%	-23.2%	-23.2%	-4.0%	-23.2%	-32.6%	-29.8%	-38.8%	-29.8%	-29.8%	-9.2%	-38.8%
Unspecified Vintage	-14.0%	-27.5%	-22.8%	-27.5%	-27.5%	-4.0%	-27.5%	-32.6%	-29.8%	-38.8%	-29.8%	-29.8%	-11.0%	-38.8%
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Pre 2006	-13.1%	-23.2%	-17.7%	-23.2%	-23.2%	-4.0%	-23.2%	-32.6%	-29.8%	-38.8%	-29.8%	-29.8%	-9.2%	-38.8%
2006	-13.1%	-23.2%	-18.7%	-23.2%	-23.2%	-4.0%	-23.2%	-32.6%	-29.8%	-38.8%	-29.8%	-29.8%	-11.0%	-38.8%
2007 Post 2007	-14.0% -13.1%	-27.5% -23.2%	-22.8%	-27.5%	-27.5% -23.2%	-4.0%	-27.5% -23.2%	-32.6% -32.6%	-29.8%	-38.8%	-29.8%	-29.8%	-11.0%	-38.8%
Post 2007 Unspecified Vintage	-13.1% -14.0%	-23.2% -27.5%	-17.7% -22.8%	-23.2% -27.5%	-23.2% -27.5%	-4.0% -4.0%	-23.2% -27.5%	-32.6% -32.6%	-29.8% -29.8%	-38.8% -38.8%	-29.8% -29.8%	-29.8% -29.8%	-9.2% -11.0%	-38.8% -38.8%
	1 7.070	27.370	0/0	27.570	27.570	0/0	27.370	32.070	25.070	33.070	23.070	25.070	11.0/0	33.070
NR Total	40	1 22 1		25 == /	1 22 1		25.551	25	20	25 == 1	1 20 1	20.77	0	25.551
Pre 2006	-13.1%	-23.2%	-17.7%	-23.2%	-23.2%	-4.0%	-23.2%	-32.6%	-29.8%	-38.8%	-29.8%	-29.8%	-9.2%	-38.8%
2006	-13.1%	-23.2%	-18.7%	-23.2%	-23.2%	-4.0%	-23.2%	-32.6%	-29.8%	-38.8%	-29.8%	-29.8%	-11.0%	-38.8%
2007	-14.0%	-27.5%	-22.8%	-27.5%	-27.5%	-4.0%	-27.5%	-32.6%	-29.8%	-38.8%	-29.8%	-29.8%	-11.0%	-38.8%
Post 2007	-13.1%	-23.2%	-17.7%	-23.2%	-23.2%	-4.0%	-23.2%	-32.6%	-29.8%	-38.8%	-29.8%	-29.8%	-9.2%	-38.8%
Unspecified Vintage	-14.0%	-27.5%	-22.8%	-27.5%	-27.5%	-4.0%	-27.5%	-32.6%	-29.8%	-38.8%	-29.8%	-29.8%	-11.0%	-38.8%

Appendix 7: Global Market Shock - Securitized Products (Adverse) (Cont.)

	Corporate	e CDO / CLO	Ware	house	
	CLO	Other / Unspecified	Total Size	Total Protection	Other / Unspecified
Relative MV Shock Bas	ed on Curren	t Rating (%)			
AAA Total					
Pre 2006	-8.9%	-1.3%	-9.2%	9.2%	-1.3%
2006	-8.9%	-1.3%	-11.0%	11.0%	-1.3%
2007	-8.9%	-1.3%	-11.0%	11.0%	-1.3%
Post 2007	-8.9%	-1.3%	-9.2%	9.2%	-1.3%
Unspecified Vintage	-8.9%	-1.3%	-11.0%	11.0%	-1.3%
AA Total					
Pre 2006	-28.0%	-1.3%	-9.2%	9.2%	-1.3%
2006	-28.0%	-1.3%	-11.0%	11.0%	-1.3%
2007	-28.0%	-1.3%	-11.0%	11.0%	-1.3%
Post 2007	-28.0%	-1.3%	-9.2%	9.2%	-1.3%
Unspecified Vintage	-28.0%	-1.3%	-11.0%	11.0%	-1.3%
A Total					
Pre 2006	-41.2%	-1.3%	-9.2%	9.2%	-1.3%
2006	-41.2%	-1.3%	-11.0%	11.0%	-1.3%
2007	-41.2%	-1.3%	-11.0%	11.0%	-1.3%
Post 2007	-41.2%	-1.3%	-9.2%	9.2%	-1.3%
Unspecified Vintage	-41.2%	-1.3%	-11.0%	11.0%	-1.3%
BBB Total					
Pre 2006	-43.0%	-22.0%	-9.2%	9.2%	-22.0%
2006	-43.0%	-22.0%	-11.0%	11.0%	-22.0%
2007	-43.0%	-22.0%	-11.0%	11.0%	-22.0%
Post 2007	-43.0%	-22.0%	-9.2%	9.2%	-22.0%
Unspecified Vintage	-43.0%	-22.0%	-11.0%	11.0%	-22.0%
_					
BB Total	42.70/	22.00/	-9.2%	9.2%	-22.0%
Pre 2006	-43.7%	-22.0%			
2006 2007	-43.7%	-22.0%	-11.0%	11.0%	-22.0%
Post 2007	-43.7% -43.7%	-22.0% -22.0%	-11.0% -9.2%	11.0% 9.2%	-22.0% -22.0%
Unspecified Vintage	-43.7% -43.7%	-22.0%	-9.2% -11.0%	9.2%	-22.0%
	-43.776	-22.0%	-11.0%	11.0%	-22.0%
B Total					
Pre 2006	-43.7%	-22.0%	-9.2%	9.2%	-22.0%
2006	-43.7%	-22.0%	-11.0%	11.0%	-22.0%
2007	-43.7%	-22.0%	-11.0%	11.0%	-22.0%
Post 2007	-43.7%	-22.0%	-9.2%	9.2%	-22.0%
Unspecified Vintage	-43.7%	-22.0%	-11.0%	11.0%	-22.0%
<b td="" total<=""><td></td><td></td><td></td><td></td><td></td>					
Pre 2006	-43.7%	-22.0%	-9.2%	9.2%	-22.0%
2006	-43.7%	-22.0%	-11.0%	11.0%	-22.0%
2007	-43.7%	-22.0%	-11.0%	11.0%	-22.0%
Post 2007	-43.7%	-22.0%	-9.2%	9.2%	-22.0%
Unspecified Vintage	-43.7%	-22.0%	-11.0%	11.0%	-22.0%
NR Total				1	
Pre 2006	-43.7%	-22.0%	-9.2%	9.2%	-22.0%
2006	-43.7%	-22.0%	-11.0%	11.0%	-22.0%
2007	-43.7%	-22.0%	-11.0%	11.0%	-22.0%
Post 2007	-43.7%	-22.0%	-9.2%	9.2%	-22.0%
Unspecified Vintage	-43.7%	-22.0%	-11.0%	11.0%	-22.0%

Appendix 7: Global Market Shock - Municipals (Adverse)

	Spread Widening (bps)
Bonds	
AAA	1.5
AA	11.5
Α	53.5
BBB	138.5
ВВ	138.5
В	138.5
<b< td=""><td>138.5</td></b<>	138.5
NR	138.5
Loans	
AAA	1.5
AA	11.5
Α	53.5
BBB	138.5
ВВ	138.5
В	138.5
<b< td=""><td>138.5</td></b<>	138.5
NR	138.5
CDS	
AAA	1.5
AA	11.5
Α	53.5
ввв	138.5
ВВ	138.5
В	138.5
<b< td=""><td>138.5</td></b<>	138.5
NR	138.5
Indices	
AAA	92.8
AA	92.8
Α	92.8
BBB	92.8
ВВ	92.8
	92.8
NR	
AA A BBB	
	92.8 92.8
Other / Unspecified Mu AAA	1.5
AA	11.5
A	53.5
BBB	138.5
BB	138.5
В	138.5
<b< td=""><td>138.5</td></b<>	138.5
NR	138.5

Appendix 7: Global Market Shock - Agencies (Adverse)

OAS Widening (bps)	

US Residential Agency Products

OS Nesidential Agency i Todaces
IOs
POs
Other CMOs
Pass-Throughs
Agency Debt/Debentures
IOS Index
POS Index
MBX Index
Other Agency Derivatives
TBA's
Reverse Mortgages
Residential Other / Unspecified

80.0
10.0
25.0
20.0
10.0
80.0
10.0
20.0
25.0
20.0
40.0
25.0

US Commercial Agency Products

Cash Agency CMBS
Agency CMBS Derivatives
Commercial Other / Unspecified

25.0	
25.0	
25.0	

Non-US Agency Products

AAA			
AA			
Α			
BBB			
ВВ			
В			
<b< td=""><td></td><td></td><td></td></b<>			
NR			

25.0
32.5
37.5
62.5
75.0
125.0
150.0
150.0

Appendix 8: Global Market Shock - Securitized Products (Severe)

								RMBS							
	Non-Agency Prime	Sub-prime	Option ARMS	Other AltA	Unspec Non- Prime	HELOC	RMBS CDO	RMBS CDS	Credit Basket	PrimeX	ABX / TABX	Prime Whole Loans	Non-Prime Whole Loans	European RMBS	Other / Unspecified
Relative MV Shock Ba	sed on Current	Rating (%)													
AAA Total															
Pre 2006	-15.5%	-14.2%	-38.7%	-15.5%	-38.7%	-19.5%	-19.5%	-28.6%	-38.7%	-28.6%	-19.5%	-15.5%	-14.2%	-16.8%	-38.7%
2006	-21.1%	-17.7%	-47.5%	-21.1%	-47.5%	-31.4%	-19.5%	-38.5%	-47.5%	-38.5%	-19.5%	-21.1%	-17.7%	-16.8%	-47.5%
2007	-27.6%	-22.5%	-47.5%	-27.6%	-29.5%	-29.5%	-19.5%	-38.5%	-29.5%	-38.5%	-19.5%	-27.6%	-22.5%	-16.8%	-29.5%
Post 2007	-15.5%	-14.2%	-38.7%	-15.5%	-38.7%	-19.5%	-19.5%	-28.6%	-38.7%	-28.6%	-19.5%	-15.5%	-14.2%	-16.8%	-38.7%
Unspecified Vintage	-27.6%	-22.5%	-47.5%	-27.6%	-29.5%	-29.5%	-19.5%	-38.5%	-29.5%	-38.5%	-19.5%	-27.6%	-22.5%	-16.8%	-29.5%
AA Total															
Pre 2006	-58.9%	-38.2%	-70.7%	-58.9%	-70.7%	-40.3%	-37.9%	-28.6%	-70.7%	-28.6%	-37.9%	-58.9%	-38.2%	-34.5%	-70.7%
2006	-70.5%	-36.1%	-84.6%	-70.5%	-84.6%	-79.6%	-37.9%	-38.5%	-84.6%	-38.5%	-37.9%	-70.5%	-36.1%	-34.5%	-84.6%
2007	-70.5%	-36.1%	-84.6%	-70.5%	-79.6%	-79.6%	-37.9%	-38.5%	-79.6%	-38.5%	-37.9%	-70.5%	-36.1%	-34.5%	-79.6%
Post 2007	-58.9%	-38.2%	-70.7%	-58.9%	-70.7%	-40.3%	-37.9%	-28.6%	-70.7%	-28.6%	-37.9%	-58.9%	-38.2%	-34.5%	-70.7%
Unspecified Vintage	-70.5%	-36.1%	-84.6%	-70.5%	-79.6%	-79.6%	-37.9%	-38.5%	-79.6%	-38.5%	-37.9%	-70.5%	-36.1%	-34.5%	-79.6%
A Total															
Pre 2006	-69.4%	-41.2%	-83.3%	-69.4%	-83.3%	-48.5%	-47.8%	-28.6%	-83.3%	-28.6%	-47.8%	-69.4%	-41.2%	-48.2%	-83.3%
2006	-75.0%	-40.1%	-90.0%	-75.0%	-90.0%	-79.6%	-47.8%	-38.5%	-90.0%	-38.5%	-47.8%	-75.0%	-40.1%	-48.2%	-90.0%
2007	-75.0%	-39.5%	-90.0%	-75.0%	-79.6%	-79.6%	-47.8%	-38.5%	-79.6%	-38.5%	-47.8%	-75.0%	-39.5%	-48.2%	-79.6%
Post 2007	-69.4%	-41.2%	-83.3%	-69.4%	-83.3%	-48.5%	-47.8%	-28.6%	-83.3%	-28.6%	-47.8%	-69.4%	-41.2%	-48.2%	-83.3%
Unspecified Vintage	-75.0%	-39.5%	-90.0%	-75.0%	-79.6%	-79.6%	-47.8%	-38.5%	-79.6%	-38.5%	-47.8%	-75.0%	-39.5%	-48.2%	-79.6%
BBB Total															
Pre 2006	-69.1%	-54.6%	-82.9%	-69.1%	-82.9%	-56.8%	-41.7%	-28.6%	-82.9%	-28.6%	-41.7%	-69.1%	-54.6%	-42.3%	-82.9%
2006	-76.2%	-53.3%	-91.5%	-76.2%	-91.5%	-79.6%	-41.7%	-38.5%	-91.5%	-38.5%	-41.7%	-76.2%	-54.6%	-42.3%	-91.5%
2007	-76.2%	-53.3%	-91.5%	-76.2%	-79.6%	-79.6%	-41.7%	-38.5%	-79.6%	-38.5%	-41.7%	-76.2%	-53.3%	-42.3%	-79.6%
Post 2007	-69.1%	-54.6%	-82.9%	-69.1%	-82.9%	-56.8%	-41.7%	-28.6%	-82.9%	-28.6%	-41.7%	-69.1%	-54.6%	-42.3%	-82.9%
Unspecified Vintage	-76.2%	-53.3%	-91.5%	-76.2%	-79.6%	-79.6%	-41.7%	-38.5%	-79.6%	-38.5%	-41.7%	-76.2%	-54.6%	-42.3%	-79.6%
DD T-4-1												•			
BB Total Pre 2006	-69.1%	-54.6%	-82.9%	-69.1%	-82.9%	-56.8%	-40.5%	-28.6%	-82.9%	-28.6%	-40.5%	-69.1%	-54.6%	-42.3%	-82.9%
2006	-76.2%	-54.6%	-91.5%	-76.2%	-91.5%	-79.6%	-40.5%	-38.5%	-91.5%	-38.5%	-40.5%	-76.2%	-54.6%	-42.3%	-91.5%
2007	-76.2%	-54.6%	-91.5%	-76.2%	-79.6%	-79.6%	-40.5%	-38.5%	-79.6%	-38.5%	-40.5%	-76.2%	-54.6%	-42.3%	-79.6%
Post 2007	-69.1%	-54.6%	-82.9%	-69.1%	-82.9%	-56.8%	-40.5%	-28.6%	-82.9%	-28.6%	-40.5%	-69.1%	-54.6%	-42.3%	-82.9%
Unspecified Vintage	-76.2%	-54.6%	-91.5%	-76.2%	-79.6%	-79.6%	-40.5%	-38.5%	-79.6%	-38.5%	-40.5%	-76.2%	-54.6%	-42.3%	-79.6%
_					•		•	•			•				•
B Total Pre 2006	-69.1%	-54.6%	-82.9%	-69.1%	-82.9%	-56.8%	-40.5%	-28.6%	-82.9%	-28.6%	-40.5%	-69.1%	-54.6%	-42.3%	-82.9%
2006	-76.2%	-54.6%	-91.5%	-76.2%	-91.5%	-79.6%	-40.5%	-38.5%	-91.5%	-38.5%	-40.5%	-76.2%	-54.6%	-42.3%	-91.5%
2007	-76.2%	-54.6%	-91.5%	-76.2%	-79.6%	-79.6%	-40.5%	-38.5%	-79.6%	-38.5%	-40.5%	-76.2%	-54.6%	-42.3%	-79.6%
Post 2007	-69.1%	-54.6%	-82.9%	-69.1%	-82.9%	-56.8%	-40.5%	-28.6%	-82.9%	-28.6%	-40.5%	-69.1%	-54.6%	-42.3%	-82.9%
Unspecified Vintage	-76.2%	-54.6%	-91.5%	-76.2%	-79.6%	-79.6%	-40.5%	-38.5%	-79.6%	-38.5%	-40.5%	-76.2%	-54.6%	-42.3%	-79.6%
							•	•			•	•			
<b td="" total<=""><td></td><td>54.50/</td><td>1 02 00/</td><td>50.40/</td><td>02.00/</td><td>EC 00/</td><td>10.50/</td><td>20.50/</td><td>22.00/</td><td>20.50/</td><td>1 40 50/</td><td>50.40/</td><td>54.50/</td><td>42.22/</td><td>T 02.00/</td>		54.50/	1 02 00/	50.40/	02.00/	EC 00/	10.50/	20.50/	22.00/	20.50/	1 40 50/	50.40/	54.50/	42.22/	T 02.00/
Pre 2006	-69.1%	-54.6%	-82.9%	-69.1%	-82.9%	-56.8%	-40.5%	-28.6%	-82.9%	-28.6%	-40.5%	-69.1%	-54.6%	-42.3%	-82.9%
2006	-76.2%	-54.6%	-91.5%	-76.2%	-91.5%	-79.6%	-40.5%	-38.5%	-91.5%	-38.5%	-40.5%	-76.2%	-54.6%	-42.3%	-91.5%
2007 Post 2007	-76.2% -69.1%	-54.6% -54.6%	-91.5% -82.9%	-76.2% -69.1%	-79.6% -82.9%	-79.6% -56.8%	-40.5% -40.5%	-38.5% -28.6%	-79.6% -82.9%	-38.5% -28.6%	-40.5% -40.5%	-76.2% -69.1%	-54.6% -54.6%	-42.3% -42.3%	-79.6% -82.9%
Unspecified Vintage	-69.1% -76.2%	-54.6%	-82.9% -91.5%	-76.2%	-82.9% -79.6%	-79.6%	-40.5% -40.5%	-28.6% -38.5%	-82.9% -79.6%	-28.5%	-40.5% -40.5%	-69.1% -76.2%	-54.6% -54.6%	-42.3% -42.3%	-82.9%
	75.276	54.070	51.5/0	, 0.2/0	75.070	, 3.070	70.370	33.370	, 5.070	50.570	-0.5/0	70.270	54.070	72.3/0	75.070
NR Total					1		1	T			1				
Pre 2006	-69.1%	-54.6%	-82.9%	-69.1%	-82.9%	-56.8%	-40.5%	-28.6%	-82.9%	-28.6%	-40.5%	-69.1%	-54.6%	-42.3%	-82.9%
2006	-76.2%	-54.6%	-91.5%	-76.2%	-91.5%	-79.6%	-40.5%	-38.5%	-91.5%	-38.5%	-40.5%	-76.2%	-54.6%	-42.3%	-91.5%
2007	-76.2%	-54.6%	-91.5%	-76.2%	-79.6%	-79.6%	-40.5%	-38.5%	-79.6%	-38.5%	-40.5%	-76.2%	-54.6%	-42.3%	-79.6%
Post 2007	-69.1%	-54.6%	-82.9%	-69.1%	-82.9%	-56.8%	-40.5%	-28.6%	-82.9%	-28.6%	-40.5%	-69.1%	-54.6%	-42.3%	-82.9%
Unspecified Vintage	-76.2%	-54.6%	-91.5%	-76.2%	-79.6%	-79.6%	-40.5%	-38.5%	-79.6%	-38.5%	-40.5%	-76.2%	-54.6%	-42.3%	-79.6%

Appendix 8: Global Market Shock - Securitized Products (Severe) (Cont.)

Student Loans ABS CDS Credit Basket Tranches Unspecified Agency CMBS CMBS CDS CMBS CDO Credit Basket Tranches WRS CDS CMBS CDO Credit Basket Tranches WRS CDS CMBS C	Other, Whole Loans Unspecif -18.4% -34.3% -22.1% -34.3% -18.4% -34.3% -22.1% -34.3% -18.4% -75.9% -22.1% -75.9% -22.1% -75.9% -22.1% -75.9% -22.1% -75.9% -22.1% -75.9% -22.1% -75.9% -22.1% -75.9% -22.1% -75.9%
Autos Credit Cards Loans ABS CDS Credit Basket Tranches Unspecified Agency CMBS CMBS CDS CMBS CDO Credit Basket Tranches W	-18.4% -34.3% -22.1% -34.3% -22.1% -34.3% -22.1% -34.3% -18.4% -34.3% -22.1% -34.3% -18.4% -75.9% -22.1% -75.9% -18.4% -75.9% -22.1% -75.9% -18.4% -75.9% -23.1% -75.9% -24.1% -75.9% -25.1% -75.9% -25.1% -75.9% -25.1% -75.9%
Relative MV Shock Based on Current Rating (%) AAA Total Pre 2006	-18.4% -34.3% -22.1% -34.3% -22.1% -34.3% -18.4% -34.3% -22.1% -34.3% -22.1% -75.9% -22.1% -75.9% -22.1% -75.9% -22.1% -75.9% -22.1% -75.9% -18.4% -75.9%
AAA Total Pre 2006 Pre 2007 Pre 2006 Pre 2007 Pre 2006 Pre 2007 Pre 2006 Pre 2007 Pre 2006 Pr	-22.1% -34.3% -22.1% -34.3% -18.4% -34.3% -22.1% -34.3% -22.1% -75.9% -22.1% -75.9% -18.4% -75.9% -22.1% -75.9% -18.4% -75.9% -18.4% -75.9%
2006	-22.1% -34.3% -22.1% -34.3% -18.4% -34.3% -22.1% -34.3% -22.1% -75.9% -22.1% -75.9% -18.4% -75.9% -22.1% -75.9% -18.4% -75.9% -18.4% -75.9%
2007	-22.1% -34.3% -18.4% -34.3% -22.1% -34.3% -18.4% -75.9% -22.1% -75.9% -22.1% -75.9% -18.4% -75.9% -18.4% -75.5%
Post 2007	-18.4% -34.3% -22.1% -34.3% -18.4% -75.9% -22.1% -75.9% -22.1% -75.9% -22.1% -75.9% -18.4% -75.9% -18.4% -75.9%
Unspecified Vintage	-22.1% -34.3% -18.4% -75.9% -22.1% -75.9% -22.1% -75.9% -18.4% -75.9% -18.4% -75.9%
AA Total Pre 2006	-18.4% -75.9% -22.1% -75.9% -22.1% -75.9% -22.1% -75.9% -18.4% -75.9% -18.4% -75.5%
Pre 2006 -17.8% -33.1% -28.9% -33.1% -33.1% -8.0% -33.1% -48.1% -58.4% -75.9% -58.4% -58.4% 2006 -17.8% -33.1% -38.0% -38.0% -8.0% -38.0% -48.1% -58.4% -75.9% -58.4% -58.4% 2007 -19.0% -39.4% -38.2% -39.4% -39.4% -8.0% -39.4% -48.1% -58.4% -75.9% -58.4% -58.4% Post 2007 -17.8% -33.1% -28.9% -33.1% -33.1% -8.0% -33.1% -48.1% -58.4% -75.9% -58.4% -58.4%	-22.1% -75.9% -22.1% -75.9% -18.4% -75.9% -22.1% -75.9% -18.4% -75.5%
2006 -17.8% -33.1% -38.0% -38.0% -38.0% -8.0% -38.0% -48.1% -58.4% -75.9% -58.4% -58.4% 2007 -19.0% -39.4% -38.2% -39.4% -39.4% -8.0% -39.4% -48.1% -58.4% -75.9% -58.4% -58.4% Post 2007 -17.8% -33.1% -28.9% -33.1% -33.1% -8.0% -33.1% -48.1% -58.4% -75.9% -58.4% -58.4%	-22.1% -75.9% -22.1% -75.9% -18.4% -75.9% -22.1% -75.9% -18.4% -75.5%
2007 -19.0% -39.4% -38.2% -39.4% -39.4% -8.0% -39.4% -48.1% -58.4% -75.9% -58.4% -58.4% -58.4% -9st 2007 -17.8% -33.1% -28.9% -33.1% -33.1% -8.0% -33.1% -48.1% -58.4% -75.9% -58.4% -58.4% -58.4%	-22.1% -75.9% -18.4% -75.9% -22.1% -75.9% -18.4% -75.5%
Post 2007 -17.8% -33.1% -28.9% -33.1% -33.1% -8.0% -33.1% -48.1% -58.4% -75.9% -58.4% -58.4%	-18.4% -75.9% -22.1% -75.9% -18.4% -75.5%
	-22.1% -75.9% -18.4% -75.5%
Unspecified Vintage -19.0% -39.4% -38.2% -39.4% -39.4% -8.0% -39.4% -48.1% -58.4% -75.9% -58.4% -58.4%	-18.4% -75.5%
2. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1.	
A Total	
Pre 2006 -19.4% -33.7% -35.4% -35.4% -8.0% -35.4% -59.7% -58.1% -75.5% -58.1% -58.1%	
2006 -19.4% -33.7% -37.5% -37.5% -8.0% -37.5% -59.7% -58.1% -75.5% -58.1% -58.1%	-22.1% -75.5%
2007 -20.7% -40.0% -45.6% -45.6% -45.6% -8.0% -45.6% -59.7% -58.1% -75.5% -58.1% -58.1%	-22.1% -75.5%
Post 2007 <u>-19.4%</u> -33.7% -35.4% -35.4% -8.0% -35.4% -59.7% -58.1% -75.5% -58.1% -58.1%	-18.4% -75.5%
Unspecified Vintage <u>-20.7% -40.0% -45.6% -45.6% -45.6% -8.0% -45.6% -59.7% -58.1% -75.5% -58.1% -58</u>	-22.1% -75.5%
BBB Total	
Pre 2006 -18.7% -46.3% -35.4% -46.3% -46.3% -8.0% -46.3% -65.1% -59.7% -77.6% -59.7% -59.7%	-18.4% -77.6%
2006 -18.7% -46.3% -37.5% -46.3% -46.3% -8.0% -46.3% -65.1% -59.7% -77.6% -59.7% -59.7%	-22.1% -77.6%
2007 -20.0% -55.1% -45.6% -55.1% -55.1% -8.0% -55.1% -65.1% -59.7% -77.6% -59.7% -59.7%	-22.1% -77.6%
Post 2007 -18.7% -46.3% -35.4% -46.3% -46.3% -8.0% -46.3% -65.1% -59.7% -77.6% -59.7% -59.7%	-18.4% -77.6%
Unspecified Vintage <u>-20.0%</u> -55.1% -45.6% -55.1% -55.1% -8.0% -55.1% -65.1% -59.7% -77.6% -59.7% -59.7%	-22.1% -77.6%
BB Total	
Pre 2006 -26.2% -46.3% -35.4% -46.3% -46.3% -8.0% -46.3% -65.1% -59.7% -77.6% -59.7% -59.7%	-18.4% -77.6%
2006 -26.2% -46.3% -37.5% -46.3% -46.3% -8.0% -46.3% -65.1% -59.7% -77.6% -59.7% -59.7%	-22.1% -77.6%
2007 -28.0% -55.1% -45.6% -55.1% -55.1% -8.0% -55.1% -65.1% -59.7% -77.6% -59.7% -59.7%	-22.1% -77.6%
Post 2007 <u>-26.2% -46.3% -35.4% -46.3% -46.3% -8.0% -46.3% -65.1% -59.7% -77.6% -59.7%</u>	-18.4% -77.6%
Unspecified Vintage <u>-28.0% -55.1% -45.6% -55.1% -55.1% -8.0% -55.1% -65.1% -59.7% -77.6% -59.7% -59.7%</u>	-22.1% -77.6%
B Total	
Pre 2006 -26.2% -46.3% -35.4% -46.3% -46.3% -8.0% -46.3% -65.1% -59.7% -77.6% -59.7% -59.7%	-18.4% -77.6%
2006 -26.2% -46.3% -37.5% -46.3% -46.3% -8.0% -46.3% -65.1% -59.7% -77.6% -59.7% -59.7%	-22.1% -77.6%
2007 -28.0% -55.1% -45.6% -55.1% -55.1% -8.0% -55.1% -65.1% -59.7% -77.6% -59.7% -59.7%	-22.1% -77.6%
Post 2007 -26.2% -46.3% -35.4% -46.3% -46.3% -8.0% -46.3% -65.1% -59.7% -77.6% -59.7% -59.7%	-18.4% -77.6%
Unspecified Vintage <u>-28.0% -55.1% -45.6% -55.1% -55.1% -8.0% -55.1% -65.1% -59.7% -77.6% -59.7%</u> -59.7%	-22.1% -77.6%
<b td="" total<=""><td></td>	
Pre 2006 -26.2% -46.3% -35.4% -46.3% -46.3% -8.0% -46.3% -65.1% -59.7% -77.6% -59.7% -59.7%	-18.4% -77.6%
2006 -26.2% -46.3% -37.5% -46.3% -46.3% -8.0% -46.3% -65.1% -59.7% -77.6% -59.7% -59.7%	-22.1% -77.6%
2007 -28.0% -55.1% -45.6% -55.1% -55.1% -8.0% -55.1% -65.1% -59.7% -77.6% -59.7% -59.7%	-22.1% -77.6%
Post 2007 -26.2% -46.3% -35.4% -46.3% -46.3% -8.0% -46.3% -65.1% -59.7% -77.6% -59.7% -59.7%	-18.4% -77.6%
Unspecified Vintage -28.0% -55.1% -45.6% -55.1% -55.1% -8.0% -55.1% -65.1% -59.7% -77.6% -59.7% -59.7%	-22.1% -77.6%
NR Total	
Pre 2006 -26.2% -46.3% -35.4% -46.3% -46.3% -8.0% -46.3% -65.1% -59.7% -77.6% -59.7% -59.7%	-18.4% -77.6%
2006 -26.2% -46.3% -37.5% -46.3% -8.0% -46.3% -65.1% -59.7% -77.6% -59.7% -59.7%	-22.1% -77.6%
2007 -28.0% -55.1% -45.6% -55.1% -55.1% -8.0% -55.1% -65.1% -59.7% -77.6% -59.7% -59.7%	-22.1% -77.6%
Post 2007 -26.2% -46.3% -35.4% -46.3% -46.3% -8.0% -46.3% -65.1% -59.7% -77.6% -59.7% -59.7%	-18.4% -77.6%
Unspecified Vintage -28.0% -55.1% -45.6% -55.1% -55.1% -8.0% -55.1% -65.1% -59.7% -77.6% -59.7% -59.7%	-22.1% -77.6%

Appendix 8: Global Market Shock - Securitized Products (Severe) (Cont.)

	Corporate	e CDO / CLO	Ware	house	1
	CLO	Other / Unspecified	Total Size	Total Protection	Other / Unspecified
Relative MV Shock Bas	ed on Curren	t Rating (%)	1		•
AAA Total	47.70/	2 70/	10.10/	10.40/	2 72/
Pre 2006	-17.7%	-2.7%	-18.4%	18.4%	-2.7%
2006 2007	-17.7% -17.7%	-2.7% -2.7%	-22.1% -22.1%	22.1% 22.1%	-2.7% -2.7%
Post 2007	-17.7%	-2.7%	-22.1%	18.4%	-2.7%
Unspecified Vintage	-17.7%	-2.7%	-18.4%	22.1%	-2.7%
onspecified vintage	-17.7%	-2.7%	-22.1%	22.1%	-2.7%
AA Total					
Pre 2006	-56.1%	-2.7%	-18.4%	18.4%	-2.7%
2006	-56.1%	-2.7%	-22.1%	22.1%	-2.7%
2007	-56.1%	-2.7%	-22.1%	22.1%	-2.7%
Post 2007	-56.1%	-2.7%	-18.4%	18.4%	-2.7%
Unspecified Vintage	-56.1%	-2.7%	-22.1%	22.1%	-2.7%
A Total					
Pre 2006	-82.3%	-2.7%	-18.4%	18.4%	-2.7%
2006	-82.3%	-2.7%	-22.1%	22.1%	-2.7%
2007	-82.3%	-2.7%	-22.1%	22.1%	-2.7%
Post 2007	-82.3%	-2.7%	-18.4%	18.4%	-2.7%
Unspecified Vintage	-82.3%	-2.7%	-22.1%	22.1%	-2.7%
onspecifica virtuge	02.570	2.770	22.170	22.170	2.770
BBB Total					
Pre 2006	-85.9%	-43.9%	-18.4%	18.4%	-43.9%
2006	-85.9%	-43.9%	-22.1%	22.1%	-43.9%
2007	-85.9%	-43.9%	-22.1%	22.1%	-43.9%
Post 2007	-85.9%	-43.9%	-18.4%	18.4%	-43.9%
Unspecified Vintage	-85.9%	-43.9%	-22.1%	22.1%	-43.9%
BB Total					
Pre 2006	-87.4%	-43.9%	-18.4%	18.4%	-43.9%
2006	-87.4%	-43.9%	-22.1%	22.1%	-43.9%
2007	-87.4%	-43.9%	-22.1%	22.1%	-43.9%
Post 2007	-87.4%	-43.9%	-18.4%	18.4%	-43.9%
Unspecified Vintage	-87.4%	-43.9%	-22.1%	22.1%	-43.9%
		•		•	
B Total	07.40/	42.00/	10.40/	10.40/	42.00/
Pre 2006	-87.4%	-43.9%	-18.4%	18.4%	-43.9%
2006	-87.4%	-43.9%	-22.1%	22.1%	-43.9%
2007 Post 2007	-87.4% -87.4%	-43.9% -43.9%	-22.1% -18.4%	22.1% 18.4%	-43.9% -43.9%
Unspecified Vintage	-87.4%	-43.9%	-22.1%	22.1%	-43.9%
<b td="" total<=""><td></td><td></td><td></td><td></td><td></td>					
Pre 2006	-87.4%	-43.9%	-18.4%	18.4%	-43.9%
2006	-87.4%	-43.9%	-22.1%	22.1%	-43.9%
2007	-87.4%	-43.9%	-22.1%	22.1%	-43.9%
Post 2007	-87.4%	-43.9%	-18.4%	18.4%	-43.9%
Unspecified Vintage	-87.4%	-43.9%	-22.1%	22.1%	-43.9%
NR Total					
Pre 2006	-87.4%	-43.9%	-18.4%	18.4%	-43.9%
2006	-87.4%	-43.9%	-18.4%	22.1%	-43.9% -43.9%
2006	-87.4% -87.4%	-43.9%	-22.1% -22.1%	22.1%	-43.9% -43.9%
Post 2007	-87.4%	-43.9%	-22.1%	18.4%	-43.9% -43.9%
Unspecified Vintage	-87.4%	-43.9%	-18.4%	22.1%	-43.9% -43.9%
onspecified viritage	-87.4%	-43.9%	-ZZ.17o	ZZ.170	-43.9%

Appendix 8: Global Market Shock - Municipals (Severe)

	Spread Widening (bps)
Bonds	
AAA	3.0
AA	23.0
Α	107.0
BBB	277.0
ВВ	277.0
В	277.0
<b< td=""><td>277.0</td></b<>	277.0
NR	277.0
Loans	
AAA	3.0
AA	23.0
Α	107.0
ВВВ	277.0
ВВ	277.0
В	277.0
<b< td=""><td>277.0</td></b<>	277.0
NR	277.0
CDS	
AAA	3.0
AA	23.0
A	107.0
BBB	
	277.0
BB	277.0
В	277.0
<b NR</b 	277.0 277.0
IVIX	277.0
Indices	
AAA	185.5
AA	185.5
Α	185.5
BBB	185.5
ВВ	185.5
В	185.5
<b< td=""><td>185.5</td></b<>	185.5
NR	185.5
Other / Unspecified Munis	
AAA	3.0
AA	23.0
Α	107.0
BBB	277.0
ВВ	277.0
В	277.0
<b< td=""><td>277.0</td></b<>	277.0
NR	277.0

Appendix 8: Global Market Shock - Agencies (Severe)

OAS Widening	(bps)

US Residential Agency Products

US Residential Agency Products
IOs
POs
Other CMOs
Pass-Throughs
Agency Debt/Debentures
IOS Index
POS Index
MBX Index
Other Agency Derivatives
TBA's
Reverse Mortgages
Residential Other / Unspecified

160.0
20.0
50.0
40.0
20.0
160.0
20.0
40.0
50.0
40.0
80.0
50.0

US Commercial Agency Products

Cash Agency CMBS
Agency CMBS Derivatives
Commercial Other / Unspecified

50.0
50.0
50.0

Non-US Agency Products

AAA		
AA		
Α		
BBB		
ВВ		
В		
<b< td=""><td></td><td></td></b<>		
NR		

50.0
65.0
75.0
125.0
150.0
250.0
300.0
300.0

Appendix 9: House Price Extrapolation

House Price Index Extrapolation

For house prices, extrapolate from the last period of the scenarios (Q4, 2016) using the following:

2016+: Long-run house price appreciation rate of 70 basis points over inflation.

Inflation

2016 - 2018: Congressional Budget Office's projection of 2.2 percent per year.

2019 +: Congressional Budget Office's projection of 2.3 percent per year.

Appendix 10: Data Notes

Data Notes

Sources for data through 2013:Q3 (as released through 10/25/2013). The 2013:Q3 values of variables marked with an asterisk (*) are projected.

- U.S. real GDP growth*: Percent change in real Gross Domestic Product at an annualized rate, Bureau of Economic Analysis.
- U.S. nominal GDP growth*: Percent change in nominal Gross Domestic Product at an annualized rate, Bureau of Economic Analysis.
- **U.S. real disposable income growth*:** Percent change in nominal disposable personal income divided by the price index for personal consumption expenditures at an annualized rate, Bureau of Economic Analysis.
- U.S. nominal disposable income growth*: Percent change in nominal disposable personal income at an annualized rate, Bureau of Economic Analysis.
- U.S. unemployment rate: Quarterly average of monthly data, Bureau of Labor Statistics.
- U.S. CPI inflation*: Percent change in the Consumer Price Index at an annualized rate, Bureau of Labor Statistics.
- U.S. 3-month Treasury rate: Quarterly average of 3-month Treasury bill secondary market rate discount basis, Federal Reserve Board.
- **U.S. 5-year Treasury yield:** Quarterly average of the yield on 5-year U.S. Treasury bonds, constructed for FRB/U.S. model by Federal Reserve staff based on the Svensson smoothed term structure model; see Lars E. O. Svensson (1995), "Estimating Forward Interest Rates with the Extended Nelson-Siegel Method," *Quarterly Review*, no. 3, Sveriges Riksbank, pp. 13–26.
- **U.S. 10-year Treasury yield:** Quarterly average of the yield on 10-year U.S. Treasury bonds, constructed for FRB/U.S. model by Federal Reserve staff based on the Svensson smoothed term structure model; see Lars E. O. Svensson (1995), "Estimating Forward Interest Rates with the Extended Nelson-Siegel Method," *Quarterly Review,* No. 3, Sveriges Riksbank, pp. 13-26.
- **U.S. BBB corporate yield:** Quarterly average of the yield on 10-year BBB-rated corporate bonds, constructed for FRB/U.S. model by Federal Reserve staff using a Nelson-Siegel smoothed yield curve model; see Charles R. Nelson and Andrew F. Siegel (1987), "Parsimonious Modeling of Yield Curves," *Journal of Business*, vol. 60, pp. 473-89. Data prior to 1997 is based on the WARGA database. Data after 1997 is based on the Merrill Lynch database.
- **U.S. mortgage rate:** Quarterly average of weekly series of Freddie Mac data.
- U.S. prime rate: Quarterly average of monthly series, Federal Reserve Board.
- U.S. Dow Jones Total Stock Market (Float Cap) Index: End of quarter value, Dow Jones.
- U.S. House Price Index*: CoreLogic, index level, seasonally adjusted by Federal Reserve staff.
- **U.S. Commercial Real Estate Price Index*:** From the Financial Accounts of the United States, Federal Reserve Board (Z.1 release); the series corresponds to the data for price indexes: Commercial Real Estate Price Index (series FI075035503.Q).
- U.S. Market Volatility Index (VIX): Chicago Board Options Exchange, converted to quarterly by using the maximum value in any quarter.

Euro area real GDP growth*: Staff calculations based on Statistical Office of the European Communities via Haver, extended back using ECB Area Wide Model dataset (ECB Working Paper series no. 42).

Euro area inflation: Staff calculations based on Statistical Office of the European Community via Haver.

Developing Asia real GDP growth*: Staff calculations based on Chinese National Bureau of Statistics via CEIC; Indian Central Statistical Organization via CEIC; Bank of Korea via Haver; Census and Statistics Department of Hong Kong via CEIC; and Taiwan Directorate-General of Budget, Accounting, and Statistics via CFIC.

Developing Asia inflation: Staff calculations based on Chinese National Bureau of Statistics via CEIC; Indian Ministry of Statistics and Programme Implementation via Haver; Labour Bureau of India via CEIC; National Statistical Office of Korea via CEIC; Census and Statistic Department of Hong Kong via CEIC; and Taiwan Directorate-General of Budget, Accounting, and Statistics via CEIC.

Japan real GDP growth*: Cabinet Office via Haver.

Japan inflation: Ministry of Internal Affairs and Communications via Haver.

U.K. real GDP growth: Office for National Statistics via Haver.

U.K. inflation: Staff calculations based on Office for National Statistics (uses Retail Price Index to extend series back to 1960) via Haver.

Exchange rates: Bloomberg.



Dodd-Frank Stress Tests Summary Instructions and Guidance

November 26, 2013

Accompanying Order No. 2013-OR-FNMA-2,

Order No. 2013-OR-FHLMC-2, and

Order No. 2013-OR-B-2

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Introduction

Section 165(i)(2) of the Dodd-Frank Act requires certain financial companies with total consolidated assets of more than \$10 billion, and which are regulated by a primary federal financial regulatory agency, to conduct annual stress tests to determine whether the companies have the capital necessary to absorb losses as a result of adverse economic conditions. The Federal Housing Finance Agency (FHFA) is the primary federal financial regulator of Fannie Mae, Freddie Mac, and the twelve Federal Home Loan Banks (Banks) referred to herein

as each of the Banks (any of the Banks singularly, Bank; Fannie Mae and Freddie Mac collectively, the Enterprises; the Enterprises and the Banks collectively, regulated entities; any of the regulated entities singularly, regulated entity).

While each of the regulated entities currently has total consolidated assets of more than \$10 billion, the final rule expressly retains the Director's discretion to require any regulated entity that falls below the \$10 billion threshold to conduct the stress test.

The Enterprises' capital positions, supported and restricted by the Senior Preferred Stock Purchase Agreements with the Department of the Treasury are unique. Nonetheless, the Enterprises incorporate capital into their models for new business and to determine adequate returns (among other things). FHFA expects the Enterprises to have

processes and procedures for managing their businesses notwithstanding Treasury's support. Therefore, the rule and these instructions apply equally to the Enterprises and the Banks.

FHFA's final rule implementing the Dodd-Frank Act stress testing requirements sets forth the basic requirements for implementing the Dodd-Frank Stress Tests and reporting the results. FHFA anticipates supplementing the rule annually with reporting schedules and such additional Orders, instructions and guidance as may be necessary.

This document presents the general instructions and guidance that each regulated entity is expected to follow in conducting stress tests and reporting and publishing results under the rule.

General instructions and guidance are provided relating to:

- Scenario assumptions;
- Reporting and timing;
- Stress test process governance;
- Use of stress test results;
- Incomplete data;
- Evaluation of stress test processes

Dodd-Frank Stress Test Scenarios

For purposes of the Dodd-Frank Stress Test, the regulated entities are required to submit the results of stress tests based on three scenarios: Baseline, Adverse, and Severely Adverse. Assumptions for the variables in each separate scenario may be found in the attachments to the Order.

The initial stress tests are based on portfolios as of September 30, 2013. The planning horizon for the stress test is nine quarters starting with the fourth quarter of 2013 and extending through the fourth quarter of 2015. A year of scenario assumptions beyond the nine-quarter planning horizon is provided and may be utilized, if needed. Historical data is provided in the event that models require that information.

FHFA expects each regulated entity to use those scenario variables that are relevant to the entity's line of business and that are consumed by the entity's models. However, FHFA expects each regulated entity to apply all of the relevant global market shocks provided, with the exception of the counterparty default scenario component which is required for the Enterprises but optional for the Banks. The regulated entities are expected to indicate which scenario variables are included in their stress tests in their reports to FHFA and the Federal Reserve Board of Governors (Board).

Global Market Shock Assumptions

The global market assumptions provided by FHFA are to be applied to the regulated entities trading securities, available-for-sale-securities and other fair value assets as of September 30, 2013 for the adverse and severely adverse stress test.

The result of the global market shock is to be taken as an instantaneous loss and reduction of capital in the first quarter of the planning horizon. The regulated entities should not assume a related decline in portfolio positions as a result of these market shock losses. The global market shock should be treated as an add-on that is exogenous to the macroeconomic and financial market environment specified in the supervisory stress scenarios. The regulated entities should assume no recoveries of the losses generated by the global market shock over the nine quarters. The capital impact of the global market shock is carried over the planning horizon.

Counterparty Default Scenario Component

The Enterprises are required to perform the counterparty default scenario component of the global market shocks, while the component is optional for the Banks. The counterparty default scenario component of the global market shocks should be treated as an add-on to the macroeconomic and financial market scenarios specified in the FHFA's supervisory adverse and severely adverse scenarios. The counterparty default scenario component involves an instantaneous and unexpected default of the regulated entity's largest counterparty across the regulated entity's securities lending, repurchase/reverse repurchase agreements (collectively Securities Financing Transactions or SFTs) and derivative exposures, and the potential losses and effects on capital associated with such a default. The regulated entity should identify their largest counterparty by the counterparty that represents the largest total

net stressed loss if the counterparty defaulted on its obligations.

Net stressed losses for each counterparty are calculated after applying the instantaneous market shock to any non-cash SFT assets (securities/collateral) posted or received, and, for derivatives, to the value of the trade position and non-cash collateral exchanged. All estimated losses from the counterparty default scenario component should be assumed to occur instantaneously and should be reported in the initial quarter of the planning horizon.

More detailed instructions for implementing other assumptions follow:

House Prices

The House Price Index assumptions provided by FHFA describe the path of national house prices. FHFA expects each regulated entity to extrapolate the national house price path beyond the nine quarters using the assumptions provided in the attachments to the Order.

FHFA expects each regulated entity to translate the national house price path in each scenario to regional house price paths as appropriate for each regulated entity's models and to interpolate the house price paths to accommodate the frequency of data required by their models.

Missing Interest Rate Series and Other Missing Variables

Regulated entities should develop assumptions for interest rate series and other variables that their models consume but that FHFA does not provide and interpolate those series to accommodate the frequency of data required by their models.

Balance Sheet Evolution

The regulated entities should also make the necessary assumptions for rolling their balance sheets forward through the nine-quarter projection period. Each entity's assumptions should reflect its reasonable expectations of future business and conform to its strategic plans. Additionally, the Enterprises should ensure that the size and composition of their books of business during the stress test are consistent with the goals in FHFA's Conservatorship Scorecard.

Capital Actions

For capital actions, the Banks should take into account their actual capital actions as of the end of the calendar quarter preceding the first quarter of the nine-quarter planning horizon. For each succeeding quarter, they should either assume payment of stock dividends equal to those paid in the year ending at the end of the first quarter of the planning horizon, or, follow any established rules they have for dividends payments.

The Banks should either assume that they do not redeem or repurchase any capital instrument over the planning horizon or that their capital actions will accord with their established capital plans.

They should also assume that they will redeem all mandatorily redeemable capital stock as per their usual practice unless restricted from doing so by FHFA actions.

Finally, they should assume that they will cease dividend payments, capital redemptions, or repurchases (as applicable) when retained earnings fall to zero.

The Enterprises should comply with the terms of the Senior Preferred Stock Agreements, as amended, to determine the level of dividends to pay over the planning horizon.

FHFA will review those assumptions for reasonableness and consistency with the assumptions used by other regulated entities. In all cases, FHFA may require resubmission where it deems assumptions unacceptable.

Other-than-temporary-impairments and Estimated AMA Losses

FHFA expects the Banks to use the common platform for estimating other-than-temporary impairments on Private Label Securities in each stress test scenario. For estimating AMA losses, the Banks are expected to use their existing modeling processes and may use the common platform.

FHFA Scenarios - Enterprises

In 2013, the Enterprises are required to conduct additional FHFA-required stress tests (the "FHFA scenarios"), as they have in the past, in conjunction with the initial implementation of the Dodd-Frank Stress Tests. Next year, the Enterprises will be required to conduct only the Dodd-Frank Stress Tests.

Reporting Format and Timing

The Enterprises must submit results of the Baseline, Adverse, and Severely Adverse scenarios to FHFA and the Board by February 5 (30 days after required reporting dates for financial institutions with \$50 billion or more of assets) and publish results

of only the Severely Adverse scenario between April 15 and April 30. The Banks are to report results of the Baseline, Adverse, and Severely Adverse scenarios to FHFA and the Board by April 30 (30 days after required reporting dates for financial institutions with less than \$50 billion of assets) and publish results of only the Severely Adverse scenario between July 15 and July 30.

The results of a regulated entity's analysis for each scenario should encompass all potential losses and other impacts to net income and capital that the regulated entity might experience under the scenarios. In all cases, regulated entities should substantiate that their results are consistent with the specified macroeconomic and financial environment, and that the components of their results are internally consistent within each scenario.

The regulated entities are required to report the results to FHFA and the Board using the Dodd Frank Act (DFA) schedules for nonpublic disclosure provided in Attachment 1. DFA schedules for public disclosure are provided in Attachment 2.

The regulated entities also are required to submit qualitative information describing the methodologies, including any simplifying or other assumptions used to produce the estimates, as well as any other information necessary to fully support the reasonableness of the stress test results.

Each regulated entity must submit its results and any supporting information to FHFA through a secure site. The Enterprises must use the secure server. The Banks must use the secure bank portal.

Stress Test Governance

The board of directors of each regulated entity or a designated committee thereof is responsible for reviewing and approving policies and procedures established to comply with the rule. The board should also receive and review the results of the stress tests for compliance with the rule and established policies and procedures. Senior management of each regulated entity is responsible for establishing and testing controls. Senior management and each member of the board of directors are to receive a summary of the stress test results.

Use of Stress Test Results

The rule requires that each regulated entity take the results of the annual stress test into account in making any changes, as appropriate, to its capital structure (including the level and composition of capital); its exposures, concentrations, and risk positions; any plans for recovery and resolution; and to improve overall risk management. Consultation with FHFA supervisory staff is expected in making such improvements. If a regulated entity is under FHFA conservatorship, any post-assessment actions would require FHFA's prior approval.

Results should include effects on capital as required under the Dodd-Frank Act stress testing rule. Specifically, and in accordance with the rule, each regulated entity must calculate how each of the following is affected during each quarter of the stress test planning horizon, for each scenario:

 Potential losses, pre-provision net revenues, allowance for loan losses,

- and future pro forma capital positions over the planning horizon; and
- Capital levels and capital ratios, including regulatory capital and net worth, each Bank's leverage and permanent capital ratios, and any other capital ratios, as specified by FHFA.

Incomplete Data

All regulated entities are required to report all data elements in the attached FHFA DFA schedules. Failure to submit complete data to FHFA in a timely manner may require resubmission of data or any other remedy or penalty authorized under the Federal Housing Enterprises Financial Safety and Soundness Act of 1992, as amended (12 U.S.C. 4501 et seq.) (Safety and Soundness Act) and the Federal Home Loan Bank Act, as amended (12 U.S.C. 1421 through 1449) (Bank Act).

Evaluation of Stress Test Processes

FHFA will focus particular attention on the processes surrounding the implementation of the scenarios to ensure that these processes are robust and that they capture and stress key vulnerabilities and idiosyncratic risks facing the firm; and that the translation of the scenario into loss, revenue, and post-stress capital projections is conceptually sound and implemented in a well-controlled manner. FHFA will evaluate the extent to which stress testing processes at the regulated entities adhere to the regulatory principles outlined in Appendix 1. Failure to follow these principles in a timely manner constitutes a basis for objection to results, which may result in monetary penalties, revocation of publication or other remedy or penalty, authorized under the Safety and Soundness Act and the Bank Act.

Appendix 1: Regulatory Expectations for a Stress Testing Process

A regulated entity's stress testing process should adhere to the following principles:

Principle 1: The regulated entity has a sound risk measurement and management infrastructure that supports the identification, measurement, assessment, and control of all material risks arising from its exposures and business activities.

- A satisfactory stress testing process requires (1) a comprehensive risk identification process, and (2) complete and accurate measurement and assessment of all material risks.
- A regulated entity should measure or assess the full spectrum of risks that face the regulated entity, using both quantitative and qualitative methods, where applicable.

- The regulated entity should have data capture and retention systems that allow for the input, use, and storage of information required for sound risk identification and measurement and to produce reliable inputs for assessments of capital adequacy.
- Quantitative processes for measuring risks should meet supervisory expectations for model effectiveness and

be supported by robust model development, documentation, validation, and overall model governance practices. Both qualitative and quantitative processes for assessing risk should be transparent, repeatable, and reviewable by an independent party.

• Any identified weaknesses in risk measures used as inputs to the stress testing process should be documented and reported to relevant parties, with an assessment of the potential impact of risk-measurement weaknesses on the reliability of the stress test results.

Principle 2: The regulated entity has effective processes for translating risk measures into estimates of potential losses over a range of stressful scenarios and environments and for aggregating those estimated losses across the regulated entity.

• Stress tests should include methodologies that generate estimates of potential losses for all material risk exposures, one of which should be an enterprise-wide stress test using scenario analysis. Methodologies should be complementary, not suffer from common limitations, and minimize reliance on common assumptions.

- Using the loss estimation methodologies for its various risk exposures, a regulated entity should develop consistent and repeatable processes to aggregate its loss estimates on an enterprise-wide basis.
- A regulated entity should demonstrate that its loss estimation tools are developed using sound modeling approaches, appropriate for the manner in which they are being employed, and that the most relevant limitations are clearly identified, well documented, and appropriately communicated.
- A regulated entity should recognize that its loss projections are estimates and should have a good understanding of the uncertainty around those estimates, including the potential margin of error and the sensitivity of the estimates to changes in inputs and key assumptions.

Principle 3: The regulated entity has a clear definition of available capital resources and an effective process for estimating available capital resources (including any projected revenues) over the same range of stressful scenarios and environments used for estimating losses.

• Management and the Board of directors should understand the lossabsorption capabilities of the components of the regulated entity's capital base, and maintain projection methodologies for each of the capital components included in relevant capital adequacy metrics.

- In estimating available capital resources, a regulated entity will need to consider not only its current positions and mix of capital instruments, but also how its capital resources may evolve over time under varying circumstances and stress scenarios.
- As part of a comprehensive enterprisewide stress testing program, projections of pre-provision net revenue (PPNR) should be consistent with balance sheet and other exposure assumptions used for related loss estimation. Projections should estimate all key elements of PPNR, including net interest income, non-interest income, and non-interest expense at a level of granularity consistent with material revenue and expense components.
- A regulated entity should demonstrate that its capital resource estimation tools are developed using sound modeling approaches, appropriate for the manner in which they are being employed, and that the most relevant limitations are clearly identified, well documented, and appropriately communicated.
- A regulated entity should recognize that its projections of capital resources are estimates and should have a good understanding of the uncertainty around those estimates, including the potential margin of error and the sensitivity of the estimates to changes in inputs and key assumptions.

Principle 4: The regulated entity has processes for bringing together estimates of losses and capital resources to assess the combined impact on capital adequacy in relation to the regulated entity's stated goals for the level and composition of capital.

- A regulated entity should have a comprehensive and consistently executed process for combining loss, resource, and balance sheet estimates to assess the baseline and post-stress impact of those estimates on capital measures.
- A regulated entity should calculate and use several capital measures that represent both leverage and risk at specified time horizons under both baseline and stressful conditions, consistent with its capital policy framework. Measures should include quarterly estimates for the impact on capital and leverage ratios as well as other capital and risk measures useful in assessing overall capital adequacy.
- The processes for bringing together estimates of losses and capital resources should ensure that appropriately stressful conditions over the regulated entity's planning horizon have been incorporated to properly address the institutions' unique vulnerabilities.
- The processes should provide for the presentation of any information that may have material bearing on the regulated entity's capital adequacy assessment, including all relevant risks and strategic

factors, as well as key uncertainties and process limitations.

Principle 5: The regulated entity has a comprehensive capital policy and robust capital planning practices for establishing capital goals, determining appropriate capital levels and composition of capital, making decisions about capital actions, and maintaining capital contingency plans.

Capital Policy

- A capital policy is defined as a regulated entity's written assessment of the principles and guidelines used for capital planning, capital issuance, and usage and distributions, including internal capital goals, the quantitative or qualitative guidelines for dividend and stock repurchase decisions, the strategies for addressing potential capital shortfalls, and the internal governance procedures around capital policy principles and guidelines.
- A regulated entity should establish capital goals aligned with its risk appetite and risk profile as well as expectations of stakeholders, providing specific targets for the level and composition of capital. The regulated entity should ensure that maintaining its internal capital goals will allow it to continue its operations under stressful conditions.
- The capital policy should describe the decision making processes regarding capital goals, the level and composition of capital, capital actions, and capital contingency plans, including an explanation of the roles and responsibilities of key decision makers and

information and analysis used to make decisions.

- The regulated entity should outline in its policy specific capital contingency actions it would consider to remedy any current or prospective deficiencies in its capital position, including any triggers and escalation procedures. The policy should also include a detailed explanation of the circumstances in which it will reduce or suspend a dividend or repurchase program, or will not execute a previously planned capital action.
- A regulated entity should establish a minimum frequency with which its capital plan is reevaluated (at least annually). In addition, a regulated entity should review its capital policy at least annually to ensure it remains relevant and current.

Capital Planning Practices

- At regular intervals, a regulated entity should compare the estimates of baseline and post-stress capital measures (see Principle 4) to the capital goals established in the capital policy for purposes of informing capital decisions.
- For capital decisions, consideration should be given to any information that may have material bearing on the regulated entity's capital adequacy assessment, including all relevant risks and strategic factors, key uncertainties, and limitations of the stress test.
- Assessments of capital adequacy and decisions about capital should be supported by high-quality data and information, informed by current and relevant analysis, and subject to challenge

by senior management and the Board of directors.

- Periodically, the regulated entity should conduct a thorough assessment of its capital contingency strategies, including their feasibility under stress, impact, timing, and potential stakeholder reactions.
- A regulated entity should administer its capital planning activities and capital decision processes in conformance with its policy framework, documenting and justifying any divergence from policy.

Principle 6: The regulated entity has robust internal controls governing capital adequacy process components, including policies and procedures, change control, model validation and independent review, comprehensive documentation, and review by internal audit.

- The internal control framework should encompass the entire stress test, including the risk measurement and management systems used to produce input data, the models and other techniques used to estimate loss and resource estimates, the process for making capital adequacy decisions, and the aggregation and reporting framework used to produce management and board reporting. The set of control functions in place should provide confirmation that all aspects of the stress test are functioning as intended.
- Policies and procedures should ensure a consistent and repeatable process and provide transparency to third parties for their understanding of a regulated entity's stress test processes and practices. Policies

- and procedures should be comprehensive, relevant to their use in the stress test, periodically updated and approved, and cover the entire stress test and all of its components.
- Specific to the stress test, a regulated entity should have internal controls that ensure the integrity of reported results and that all material changes to the stress test and its components are appropriately documented, reviewed, and approved. A regulated entity should have controls to ensure that management information systems are robust enough to support stress tests with sufficient flexibility to run ad hoc analysis as needed.
- Expectations for validation and independent review for components of the stress test are consistent with existing supervisory guidance on model risk management. Models should be independently validated or otherwise reviewed in line with model risk management and model governance expectations.
- A regulated entity should have clear and comprehensive documentation for all aspects of its stress test, including its risk measurement and management infrastructure, loss- and resource-estimation methodologies, the process for making capital decisions, and efficacy of control and governance functions.
- A regulated entity's internal audit should play a strong role in evaluating the stress test and its components. A full review of the capital adequacy process component should be done by audit periodically to ensure that as a whole the

stress test is functioning as expected and in accordance with the regulated entity's policies and procedures. Internal audit should review the manner in which stress test deficiencies are identified, tracked, and remediated.

Principle 7: The regulated entity has effective board and senior management oversight of the stress test, including periodic review of the regulated entity's risk infrastructure and loss and resource estimation methodologies; evaluation of capital goals, assessment of the appropriateness of stressful scenarios considered, regular review of any limitations and uncertainties in all aspects of the stress test, and approval of capital decisions.

- The Board of directors should make informed decisions on capital adequacy for its regulated entity by receiving sufficient information detailing the risks the regulated entity faces, its exposures and activities, and the impact that loss and resource estimates may have on its capital position.
- Information provided to the board about capital adequacy should be framed against the capital goals established by the regulated entity and by obligations to external stakeholders, and consider capital adequacy for the regulated entity with respect to the current circumstances as well as on a pro forma, post-stress basis.
- The information the board of directors reviews should include a representation of key limitations, assumptions, and uncertainties within the stress test, enabling the board to have the perspective

to effectively understand and challenge reported results. The board should take action when weaknesses in the stress test are identified, giving full consideration to the impact of those weaknesses in their capital decisions.

- Senior management should ensure that all weaknesses in the stress test are identified, as well as key assumptions, limitations, and uncertainties, and evaluate them for materiality (both individually and collectively). Senior management also should have remediation plans for any weaknesses affecting stress test reliability or results.
- Using appropriate information, senior management should make informed recommendations to the Board of directors about the regulated entity's capital, including capital goals and distribution decisions. Senior management should include supporting information to highlight key assumptions, limitations, and uncertainties in the stress test that may affect capital decisions.
- A regulated entity should appropriately document the key decisions about capital adequacy—including capital actions—made by the Board of directors and senior management, and describe the information used to make those decisions.

Attachment 1: FHFA DFA Reporting Schedules (Non-Public)

Scenario Schedule Cover Sheet											
Each regulated entity is expected to provide input data for all the tabs in this spreadsheet.											
Institution Name:											
Date of Data Submission:											
Institution Contact Name:											
Institution Contact Phone Number:											
Institution Contact Email Address:											

Supplied Scenario Variables

(Please indicate which scenarios were used in your model by checking the appropriate box:)

Oomestic Variables	International Variables
Real GDP Growth	Euro Area Real GDP Growth
Nominal GDP Growth	Euro Area Inflation
Real Disposable Income Growth	Euro Area Bilateral Dollar Exchange Rate (\$/euro)
Nominal Disposable Income Growth	Developing Asia Real GDP Growth
Unemployment Rate	Developing Asia Inflation
CPI Inflation Rate	Developing Asia Bilateral Dollar Exchange Rate (F/UDS, indes, base = 2000,Q1)
3-month Treasury Yield	☐ Japan Real GDP Growth
5-year Treasury Yield	☐ Japan Inflation
10-year Treasury Yield	Japan Bilateral Dollar Exchange Rate (yen/USD)
BBB Corporate Yield	U.K. Real GDP Growth
Mortgage Rate	U.K. Inflation
Prime Rate	U.K. Bilaeral Dollar Exchange Rate (USD/pound)
Dow Jones Total Stock Market Index	
House Price Index	
Commercial Real Estate Price Index	
Market Volatility Index (VIX)	
Private Label Securities (PLS) or Non-Agency Prices for Residential Mortgage-backed Securities (RMBS), Asset- based Securities (ABS), Commercial Mortgage-backed Securities (CMBS) and other collateral*	
Agency Securities Option-Adjusted Spreads (OAS)*	
Municipal Securities*	
Counterparty Default Risk**	
Note: These are mandatory variables required by the Order	for all Regulated Entities
*Note: This is a mandatory variable required by the Order fo	or the Enterprises
or variables not used, please provide a brief explana	tion below as to why it was not used:
Variable Name	Explanation
!	
!	
1	
_	

Scenario Variables Beyond Those Supplied

	Baseline Scenario (additional varia	bles used beyond those supplied)
Variable	1	
Number	Variable Name	Variable Definition
1		
2		
<i>3</i>		
4		
5		
	Adverse Scenario (additional varial	oles used beyond those supplied)
Variable		
Number	Variable Name	Variable Definition
1		
2		
3		
4		
5		
	Severely Adverse Scenario (additional v	grighles used hevend those supplied
Variable	Severely Adverse Scenario (additional vi	иниыез изеи веуони инозе зиррнеиј
Number	Variable Name	Variable Definition
1	Valiable IValife	variable Definition
2		
3		
4		
5		

Baseline

Spread Assumptions

Spread to Benchmark

		Actual					Projected				
Category	Benchmark	3Q 2013	Q1	Q2	Q3	Q4	Q5	Q6	Q7	Q8	Q9
Example: Advance	3-Month LIBOR	10.0	10.0	10.0	10.0	15.0	15.0	15.0	15.0	15.0	15.0

Variables Used Beyond Those Supplied

	Actual				l	Projected				
Variable Name	3Q 2013	Q1	Q2	Q3	Q4	Q5	Q6	Q7	Q8	Q9

Forward Curve

	Actual				P	rojected				
Maturity	3Q 2013	Q1	Q2	Q3	Q4	Q5	Q6	Q7	Q8	Q 9
3-Month Treasury		0.1	0.1	0.1	0.1	0.2	0.4	0.6	0.8	1.1
6-Month										
1 year										
2 year										
5 year Treasury		1.8	2	2.1	2.2	2.3	2.4	2.6	2.7	2.8
10 year Treasury		2.8	2.9	3	3.1	3.3	3.4	3.5	3.7	3.8
15 year										
30 year										

House Price Index

 $(NOTE: For \ printing \ purposes \ dates \ only \ goes \ to \ \textit{Jul-14}. \ However, the \ underlying \ excel \ spreadsheet \ collects \ 30 \ years \ of \ data.)$

	Actual				F	rojected					
Region	30 2013	Oct-13	Nov-13	Dec-13	Jan-14	Feb-14	Mar-14	Apr-14	May-14	Jun-14	Jul-14

Region 1

Region 2

.

Adverse

Spread Assumptions

Spread to Benchmark

		Actual				F	Projected				
Category	Benchmark	3Q 2013	Q1	Q2	Q3	Q4	Q5	Q6	Q7	Q8	Q9
Example: Advance	3-Month LIBOR	10.0	10.0	10.0	10.0	15.0	15.0	15.0	15.0	15.0	15.0

Variables Used Beyond Those Supplied

	Actual		Projected							
Variable Name	3Q 2013	Q1	Q2	Q3	Q4	Q5	Q6	Q7	Q8	Q9

Forward Curve

Actual Projected Maturity 3Q 2013 Q1 Q2 Q3 Q4 Q5 Q6 Q7 Q8 Q9 3-Month Treasury 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 6-Month 1 year 2 year 5 year Treasury 2.7 3.3 3.9 4.5 4.6 4.5 4.4 4.2 4 10 year Treasury 3.5 4.2 5 5.7 5.8 5.7 5.5 5.3 5.1 15 year 30 year

House Price Index

 $(NOTE: For \ printing \ purposes \ dates \ only \ goes \ to \ Jul-14. \ However, the \ underlying \ excel \ spreadsheet \ collects \ 30 \ years \ of \ data.)$

		Actual 30 2013 Oct-13					Projected					
ſ	Region	3Q 2013	Oct-13	Nov-13	Dec-13	Jan-14	Feb-14	Mar-14	Apr-14	May-14	Jun-14	Jul-14

Region 1

Region 2

.

Severely Adverse

Spread Assumptions

Spread to Benchmark

		Actual				ı	Projected				
Category	Benchmark	3Q 2013	Q1	Q2	Q3	Q4	Q5	Q6	Q7	Q8	Q 9
Example: Advance	3-Month LIBOR	10.0	10.0	10.0	10.0	15.0	15.0	15.0	15.0	15.0	15.0

Variables Used Beyond Those Supplied

	Variable Name 3Q 2013 Q1				P	rojected				
Variable Name	3Q 2013		Q2	Q3	Q4	Q5	Q6	Q7	Q8	Q9

Forward Curve

Actual Projected

Maturity	3Q 2013	Q1	Q2	Q3	Q4	Q5	Q6	Q7	Q8	Q9
3-Month Treasury		0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
6-Month										
1 year										
2 year										
5 year Treasury		0.8	0.6	0.6	0.6	0.6	0.6	0.6	0.6	0.6
10 year Treasury		1	1	1.1	1.1	1.3	1.3	1.4	1.5	1.6
15 year										
30 year										

House Price Index

 $(NOTE: For printing \ purposes \ dates \ only \ go \ to \ \textit{Jul-14}. \ However, the \ underlying \ excel \ spreadsheet \ collects \ 30 \ years \ of \ data.)$

	Actual				P	rojected					
Region	30 2013	Oct-13	Nov-13	Dec-13	lan-14	Feh-14	Mar-14	Δnr-14	May-14	lun-14	Iul-14

Region 1

Region 2

negioi .

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Ind	come Statement (BASE)	Most Recent Quarter	Q1	Q2	Q3	Q4	Q5	Q6	Q7	Q8	Q9
1 2 3 4 5 6	Interest Income: Advances Whole loans held for portfolio Investment Securities Fed Funds Other Interest Income Total Interest Income Interest Expense:		QI	V.Z	Q ₀	<u> </u>	Q3	QU	Ų/	Qo	Ψs
7 8 9 10 11	CO Bonds Discount Notes Member Deposits Other Interest Expense Total Interest Expense										
12	Net interest income										
13	Provision (reversal) for credit losses on mortgage loans	į									
14	Net Interest Income after mortgage loan loss provis	sion									
15 16 17 18 19	Derivatives gains (losses) Gains (losses) on securities Total net gain (loss) on changes in fair value Total OTTI credit charge Other gains (losses)										
20 21	Operating expenses Other expenses										
22	Income (loss) before assessments										
23	Total assessments										
24	Net Income (Loss)										

<u>Ba</u>	lance Sheet (BASE)	Most Recent Quarter	Q1	Q2	Q3	Q4	Q5	Q6	Q7	Q8	Q9
ASS		i									
	Advances	į									
	Investment Securities										
3 4	Mortgage Loans Allowance for loan losses	į									
•	Fed Funds	Ì									
6	Other assets										
7	Total assets	i									
8 9	BILITIES CO bonds Discount notes	 									
	Member deposits	į									
11 12	Other liabilities Total liabilities	j									
12	i otai liabilities										
CAP	ITAL	i									
	Class B capital stock	į									
	Class A capital stock										
	Capital stock pre-conversion Retained earnings (unrestricted)	i									
	Retained earnings (restricted)	İ									
	Accumulated other comprehensive income (loss)									
19	Total capital										
		i									
20	Total liabilities and capital										

<u>Ca</u>	pital Roll Forward (BASE)	Most Recent Quarter	Q1	Q2	Q3	Q4	Q5	Q6	Q7	Q8	Q9
1 2 3 4 5 6	CAPITAL Beginning Capital Net Income Less: Dividends Other Capital Actions Change in AOCI Other										
7	Ending Capital										
8 <u>Ca</u>	Regulator Capital pital Ratios										
9 10 11	Regulatory Capital Leverage Capital Permanent Capital										

	Credit (BASE)	Most Recent Quarter	Q1	Q2	Q3	Q4	Q5	Q6	Q7	Q8	Q9
1	CREDIT EXPENSES Provision for credit losses										
3	Balance										
6 7 8	Unsecured derivative counterparty exposure										

		Most									
In	come Statement (ADVERSE)	Recent Quarter	Q1	Q2	Q3	Q4	Q5	Q6	Q7	Q8	Q9
1111	Come Statement (ADVERSE)	Quarter	Qı	QZ	QS	Q4	QS	QU	Q1	Qo	<u>Qə</u>
	Interest Income:	į									
1	Advances										
2	Whole loans held for portfolio	į									
3	Investment Securities	į									
4	Fed Funds	į									
5	Other Interest Income	į									
6	Total Interest Income	I									
	Interest Expense:										
7	CO Bonds										
8	Discount Notes										
9	Member Deposits	ļ									
10	Other Interest Expense	į									
11	Total Interest Expense	į									
12	Net interest income										
13	Provision (reversal) for credit losses on mortgage loans	ŀ									
14	Net Interest Income after mortgage loan loss provis	sion									
15	Derivatives gains (losses)										
	Gains (losses) on securities										
17	Total net gain (loss) on changes in fair value										
18	- · · · · · · · · · · · · · · · · · · ·	į									
	Other gains (losses)	į									
	other game (100000)	į									
20	Operating expenses	į									
21	Other expenses	į									
22	Income (loss) before assessments										
23											
	Net Income (Loss)										
4	not income (E033)										

		Most									
Ra	lance Sheet (ADVERSE)	Recent Quarter	Q1	Q2	Q3	Q4	Q5	Q6	Q7	Q8	Q9
Ба	iance Sheet (ADVLIGE)	Quarter	Qı	QZ	QS	Q4	QS	QU	Q1	Qo	<u> </u>
ASS	SETS	į									
1	Advances	į									
2	Investment Securities	į									
3	Mortgage Loans	į									
4	Allowance for loan losses	į									
5	Fed Funds	-									
6	Other assets										
7	Total assets										
LIA	BILITIES	į									
8	CO bonds	į									
9	Discount notes	-									
10	Member deposits	ļ									
11	Other liabilities										
12	Total liabilities										
CAF	PITAL	į									
13	Class B capital stock										
	Class A capital stock	į									
15	Capital stock pre-conversion	į									
16	Retained earnings (unrestricted)	į									
17	Retained earnings (restricted)	į									
	Accumulated other comprehensive income (loss	s)									
19	Total capital										
20	Total liabilities and capital	İ									

<u>Ca</u>	pital Roll Forward (ADVERSE)	Most Recent Quarter	Q1	Q2	Q3	Q4	Q5	Q6	Q7	Q8	Q9
1 2 3 4 5 6	CAPITAL Beginning Capital Net Income Less: Dividends Other Capital Actions Change in AOCI Other										
7	Ending Capital										
8 <u>Ca</u>	Regulator Capital pital Ratios	 									
9 10 11	Regulatory Capital Leverage Capital Permanent Capital										

		Most Recent									
	Credit (ADVERSE)	Quarter	Q1	Q2	Q3	Q4	Q5	Q6	Q7	Q8	Q9
		İ									
	CREDIT EXPENSES	į									
1	Provision for credit losses										
	PLS CREDIT QUALITY	į									
2	Principal	į									
3	Principal writedown	- !									
4	Balance	- !									
5	Credit support	- !									
		į									
	COUNTERPARTY CREDIT	į									
6	Unsecured credit	- !									
7	Unsecured derivative counterparty exposure										
8	Payment from private mortgage insurers										

Global Market Shock (Adverse)

Q1 Loss

Private Label Securities (PLS) or Non-Agency Prices for Residential Mortgage-

- 1 backed Securities (RMBS), Asset-based Securities (ABS), Commercial Mortgagebacked Securities (CMBS) and other collateral
- 2 Agency Securities Option-Adjust Spread
- 3 Municipal Securities

(*Credit ratings should be as of September 30, 2013)

Grand	Non-	Cub	Ontion	Other	Unspec				RMBS			Prime Whole	Non-Prime Whole	Furancer	Other /
Grand Total	Agency Prime	Sub- prime	Option ARMS	Other AltA	Non- Prime	HELOC	RMBS CDO	RMBS CDS	Credit Basket	PrimeX	ABX / TABX	Whole Loans	Whole Loans	European RMBS	Other / Unspecified
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(*Credit ratings should be as of September 30, 2013)

(·Credit ratings should be						ABS							C	MBS				Co	orporate CDO /	CLO	Ware	house	1
	Grand			Student		Credit	Index	Other /	ABS	Cash Non- Agency	CMBS	CMBS	Credit	Index	Whole	Other/	CMBS		Other/	Corporate CDO/CLO		Total	Other/
MV* (\$MM)	Total	Autos	Cards					Unspecified	SubTotal	CMBS	CDS	CDO	Basket	Tranches		Unspecified	SubTotal	CLO	Unspecified	SubTotal	Total Size		Unspecified
AAA Total Pre 2006	\$0 \$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0 \$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0 \$0	\$0	\$0	\$0 \$0	\$0	\$0	\$0
2006 2007	\$0 \$0								\$0 \$0								\$0 \$0			\$0 \$0			
Post 2007 Unspecified Vintage	\$0 \$0								\$0 \$0								\$0 \$0			\$0 \$0			
AA Total	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Pre 2006 2006	\$0 \$0								\$0 \$0								\$0 \$0			\$0 \$0			
2007 Post 2007	\$0 \$0								\$0 \$0								\$0 \$0			\$0 \$0			
Unspecified Vintage	\$0	40	ćo	Ć0.	**	Ć0.	ćo.	40	\$0	ćo.	\$0	\$0	\$0	\$0	Ć0.	\$0	\$0 \$0	ćo	\$0	\$0	ćo.	\$0	\$0
A Total Pre 2006 2006	\$0 \$0 \$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0 \$0 \$0	\$0	,,0	,~	,JU	,	\$0	30	\$0 \$0	\$0	,,,	\$0 \$0 \$0	\$0	,	,,,,
2007	\$0								\$0								\$0			\$0			
Post 2007 Unspecified Vintage	\$0 \$0								\$0 \$0								\$0 \$0			\$0 \$0			
BBB Total Pre 2006	\$0 \$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0 \$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0 \$0	\$0	\$0	\$0 \$0	\$0	\$0	\$0
2006 2007	\$0 \$0								\$0 \$0								\$0 \$0			\$0 \$0			
Post 2007 Unspecified Vintage	\$0 \$0								\$0 \$0								\$0 \$0			\$0 \$0			
BB Total	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Pre 2006 2006	\$0 \$0								\$0 \$0								\$0 \$0			\$0 \$0			
2007 Post 2007	\$0 \$0								\$0 \$0								\$0 \$0			\$0 \$0			
Unspecified Vintage	\$0								\$0								\$0			\$0			
B Total Pre 2006	\$0 \$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0 \$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0 \$0	\$0	\$0	\$0 \$0	\$0	\$0	\$0
2006 2007	\$0 \$0								\$0 \$0								\$0 \$0			\$0 \$0			
Post 2007 Unspecified Vintage	\$0 \$0								\$0 \$0								\$0 \$0			\$0 \$0			
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Pre 2006 2006	\$0 \$0								\$0 \$0								\$0 \$0			\$0 \$0			
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Unspecified Vintage NR Total	\$0 \$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0 \$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0 \$0	\$0	\$0	\$0 \$0	\$0	\$0	\$0
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2007 Post 2007	\$0 \$0								\$0 \$0								\$0 \$0			\$0 \$0			
Unspecified Vintage																							
	\$0								\$0								\$0			\$0			
Total	\$0 \$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0		\$0	\$0	\$0	\$0	\$0	\$0	\$0		\$0	\$0	\$0 \$0	\$0	\$0	\$0
Profit/Loss (\$MM) AAA Total	\$0 \$0	\$0 \$0	\$0 \$0 \$0	\$0 \$0	\$0 \$0	\$0 \$0	\$0 \$0	\$0 \$0	\$0 \$0	\$0 \$0	\$0 \$0 \$0	\$0 \$0	\$0 \$0	\$0 \$0 \$0	\$0 \$0	\$0 \$0	\$0 \$0						
Profit/Loss (\$MM) AAA Total Pre 2006 2006	\$0 \$0 \$0 \$0 \$0								\$0 \$0 \$0 \$0 \$0 \$0								\$0 \$0 \$0 \$0 \$0 \$0		·	\$0 \$0 \$0 \$0 \$0 \$0			
Profit/Loss (\$MM) AAA Total Pre 2006	\$0 \$0 \$0								\$0 \$0 \$0 \$0 \$0								\$0 \$0 \$0 \$0 \$0		·	\$0 \$0 \$0 \$0 \$0			
Profit/Loss (\$MM) AAA Total Pre 2006 2006 2007 Post 2007 Unspecified Vintage	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0	\$0	\$0	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0	\$0	\$0	\$0
Profit/Loss (\$MM) AAA Total Pre 2006 2006 2007 Post 2007 Unspecified Vintage AA Total	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$								\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$								\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0		·	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$			
Profit/Loss (\$MM) AAA Total Pre 2006 2006 2007 Post 2007 Unspecified Vintage AA Total Pre 2006 2007 2007	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$	\$0	\$0	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$	\$0	\$0	\$0
Total Profit/Loss (\$MM) AAA Total Pre 2006 2007 Post 2007 Unspecified Vintage AA Total Pre 2006 2006	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$	\$0	\$0	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$	\$0	\$0	\$0
Profit/Loss (\$MM) AAA Total Pre 2006 2007 Post 2007 Unspecified Vintage AA Total Pre 2006 2006 2007 Unspecified Vintage A Total Vintage A Total AA Total AA Total AA Total AA Total AA Total AA Total AA Total AA Total AA Total AA Total AA Total AA Total AA Total AA Total AA Total AA Total AA Total AA Total AA Total	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$	\$0	\$0	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$	\$0	\$0	\$0
Profit/Loss (\$MM) AAA Total Pre 2006 2007 Post 2007 Unspecified Vintage AA Total Pre 2006 2007 Post 2007 Unspecified Vintage A Total Pre 2006 A Total Pre 2006 A Total Pre 2006 A Total	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$	\$0	\$0	\$0	\$0	\$0	\$0	\$0 \$0	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$	\$0	\$0	\$0	\$0 \$0	\$0	\$0	\$0 \$0	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$	\$0	\$0	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$	\$0	\$0	\$0
Profit/Loss (\$MM) AAA Total Pre 2006 2006 2007 Post 2007 Unspecified Vintage AA Total Pre 2006 2006 2007 Post 2007 Unspecified Vintage A Total Pre 2006 2006 2007 Post 2007 Post 2007 Post 2007 Post 2007 Post 2007 Post 2007	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$	\$0	\$0	\$0	\$0	\$0	\$0	\$0 \$0	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$	\$0	\$0	\$0	\$0 \$0	\$0	\$0	\$0 \$0	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$	\$0	\$0	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$	\$0	\$0	\$0
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Trading and Other Fair Value Assets Schedule

Agencies (Adverse)

FHLBank Dodd-Frank Stress Test Template (Disclosure to FHFA ONLY)

	MV (\$MM)	Proft/Loss
US Residential Agency Products		
IOs		
POs		
Other CMOs		
Pass-Throughs		
Agency Debt/Debentures		
IOS Index		
POS Index		
MBX Index		
Other Agency Derivatives		
TBA's		
Reverse Mortgages		
Residential Other / Unspecified		
Total	\$0	\$0

US Commercial Agency Products

Cash Agency CMBS		
Agency CMBS Derivatives		
Commercial Other / Unspecified		
Total	\$0	\$0

Non-US Agency Products

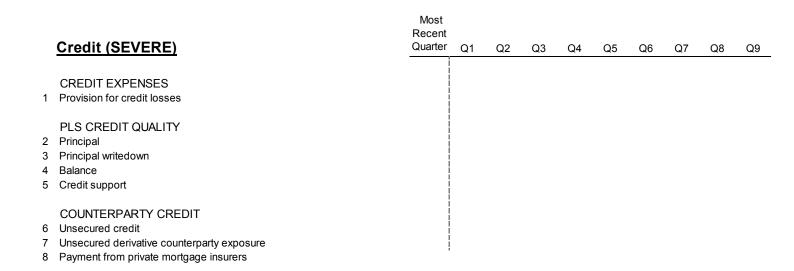
Total	\$0	\$0
NR		
<b< td=""><td></td><td></td></b<>		
В		
ВВ		
BBB		
A		
AA		
AAA		

					Profit/(Loss) from
		Profit/(Loss) from a			a Widening in
	MV* (\$MM)	Widening in Spreads		MV* (\$MM)	Spreads
Bonds	, , , , , , , , , , , , , , , , , , , 		Indices	1	
AAA			AAA		
AA A	_		AA A	<u> </u>	
BBB			BBB		
BB			BB		
В			В		
<b< td=""><td></td><td></td><td><b< td=""><td></td><td></td></b<></td></b<>			<b< td=""><td></td><td></td></b<>		
NR			NR		
Bonds Total	\$0	\$0	Indices Total	\$0	\$0
1M			1M		
3M			3M		
6M			6M		
9M			9M		
1Y			1Y		
2Y			2Y		
3Y			3Y		
5Y			5Y		
7Y			7Y		
10Y		<u> </u>	10Y		
15Y			15Y		
20Y			20Y		
30Y	¢c.	ĆC.	30Y	ćc	ės.
Bonds Total	\$0	\$0	Indices Total	\$0	\$0
Loans			Other / Unspecified Munis		
AAA	7		AAA	1	
AA			AA		
A			A		
BBB			BBB		
BB			BB		
В			В		
<b< td=""><td></td><td></td><td><b< td=""><td></td><td></td></b<></td></b<>			<b< td=""><td></td><td></td></b<>		
NR			NR		
Loans Total	\$0	\$0	Other / Unspecified Munis Total	\$0	\$0
1M			1M		
3M			3M		
6M			6M		
9M			9M		
1Y			1Y		
2Y			2Y		
3Y			3Y		
5Y			5Y		
7Y			7Y		
10Y			10Y		
15Y			15Y		
20Y			20Y		
30Y	\$0	\$0	30Y	\$0	\$0
Loans Total	ŞU	\$ 0	Other / Unspecified Munis Total	ŞU	ŞU
CDS			Grand Total		
AAA			AAA	\$0	\$0
AA			AA	\$0	\$0
A			A	\$0	\$0
BBB			ВВВ	\$0	\$0
ВВ			ВВ	\$0	\$0
В			В	\$0	\$0
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NR			NR	\$0	\$0
CDS Total	\$0	\$0	Grand Total	\$0	\$0
1M			1M	\$0	\$0
3M			3M	\$0	\$0
6M			6M	\$0	\$0
9M			9M	\$0	\$0
1Y			1Y	\$0	\$0 \$0
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3Y			3Y	\$0 \$0	\$0 \$0
5Y 7Y	_		5Y 7Y	\$0 \$0	\$0 \$0
10Y			10Y	\$0 \$0	\$0 \$0
15Y			15Y	\$0	\$0 \$0
20Y			20Y	\$0	\$0 \$0
30Y			30Y	\$0	\$0
CDS Total	\$0	\$0	Grand Total	\$ 0	\$ 0
		7.5			7.0

		Most Recent									
<u>Inc</u>	come Statement (SEVERE)	Quarter	Q1	Q2	Q3	Q4	Q5	Q6	Q7	Q8	Q9
		i									
	Interest Income:	- !									
1	Advances										
2	Whole loans held for portfolio Investment Securities	į									
4	Fed Funds	į									
5	Other Interest Income	İ									
6	Total Interest Income										
		ŀ									
_	Interest Expense:	į									
7	CO Bonds Discount Notes	į									
8 9	Member Deposits	į									
10	Other Interest Expense										
11	Total Interest Expense	- !									
	·	i									
12	Net interest income	į									
13	Provision (reversal) for credit losses on mortgage loans	·									
14	Net Interest Income after mortgage loan loss provis	sion									
15	Derivatives gains (losses)	i									
	Gains (losses) on securities	İ									
17	Total net gain (loss) on changes in fair value	!									
	Total OTTI credit charge	ŀ									
19	Other gains (losses)	į									
20	Operating expenses	!									
21	Other expenses	į									
22	Income (loss) before assessments										
23	Total assessments	İ									
24	Net Income (Loss)	į									

Ba	lance Sheet (SEVERE)	Most Recent Quarter	Q1	Q2	Q3	Q4	Q5	Q6	Q7	Q8	Q9
	Advances Investment Securities Mortgage Loans Allowance for loan losses Fed Funds Other assets Total assets										
LIA	BILITIES CO bonds Discount notes Member deposits Other liabilities Total liabilities										
_	Capital stock pre-conversion Retained earnings (unrestricted) Retained earnings (restricted)	·)									
20	Total liabilities and capital	İ									

<u>Ca</u>	pital Roll Forward (SEVERE)	Most Recent Quarter	Q1	Q2	Q3	Q4	Q5	Q6	Q7	Q8	Q9
1 2 3 4 5 6	CAPITAL Beginning Capital Net Income Less: Dividends Other Capital Actions Change in AOCI Other										
7	Ending Capital										
8 <u>Ca</u>	Regulator Capital pital Ratios										
9 10 11	Regulatory Capital Leverage Capital Permanent Capital										



Global Market Shock (Severe)

Q1 Loss

Private Label Securities (PLS) or Non-Agency Prices for Residential Mortgage-

- 1 backed Securities (RMBS), Asset-based Securities (ABS), Commercial Mortgage-backed Securities (CMBS) and other collateral
- 2 Agency Securities Option-Adjust Spread
- 3 Municipal Securities

(*Credit ratings should be as of September 30, 2013)

Gra Tot	nd Ag	Non- gency Prime	Sub- prime	Option ARMS	Other AltA	Unspec Non- Prime	HELOC	RMBS CDO	RMBS CDS	Credit Basket	PrimeX	ABX/TABX	Prime Whole Loans	Non-Prime Whole Loans	European RMBS	Other/ Unspecified
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\$0	0															
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al \$0		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
006 \$0	0															
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007 \$0 ecified Vintage \$0																
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cified Vintage \$0			**								4-					
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cified Vintage \$0	0															
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scified Vintage \$0	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
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SO SO SO SO SO SO SO SO		\$0	\$0	\$0	\$0 \$0 \$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0 \$0 \$0	\$0	\$0	\$0 \$0 \$0	\$0 \$0
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Second S	al	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
Sec			<u> </u>							\$0 \$0														\perp
Second Continues Second Cont	,	\$0								\$0								\$0			\$0			Ħ
State Stat		\$0								\$0								\$0			\$0			F
So																								_
So			\$0	\$0	\$0	\$0	\$0	\$0	\$0		\$0	\$0	\$0	\$0	\$0	\$0	\$0		\$0	\$0		\$0	\$0	_
2007 2007		\$0								\$0								\$0			\$0			
SO SO SO SO SO SO SO SO			-		1	\vdash														-				+
SO SO SO SO SO SO SO SO	ecified Vintage									\$0								\$0						t
2007 2007 2007 2007 2007 2007 2007 2007	al	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
2007 2007 2007 2007 2007 2007 2007 2007																								1
2007 2007 2007 2007 2007 2007 2007 2007																								+
SO SO SO SO SO SO SO SO	2007	\$0								\$0								\$0			\$0			匚
2006 \$0 \$0 \$0 \$0 \$0 \$0 \$0						ليب																		1
2007 2007 2007 2007 2007 2007 2007 2007			\$0	\$0	\$0	\$0	\$0	\$0	\$0		\$0	\$0	\$0	\$0	\$0	\$0	\$0		\$0	\$0		\$0	\$0	_
2007 50	i	\$0								\$0								\$0			\$0			t
seclified Vintage tall tall tall tall tall tall tall tal	2007				1	$\vdash \exists$				\$0								\$0			\$0			+
al 50 50 50 50 50 50 50 50 50 50 50 50 50																								+
2006 \$0 \$0 \$0 \$0 \$0 \$0 \$0			\$0	\$0	\$0	\$0	\$0	\$0	ŚO		\$0	\$0	\$0	\$0	\$0	\$0	\$0		\$0	\$0		\$0	ŚO	
2007 \$0	2006	\$0								\$0								\$0			\$0			
2007 2007 S0 S0 S0 S0 S0 S0 S0 S0 S0 S0 S0 S0 S0			<u> </u>		1	\vdash				\$0					-					<u> </u>			-	\vdash
sedified Vintage 50	2007	\$0			L					\$0								\$0			\$0			士
2006 \$0 50 50										\$0								\$0						
50	tal		\$0	\$0	\$0	\$0	\$0	\$0	\$0		\$0	\$0	\$0	\$0	\$0	\$0	\$0		\$0	\$0	\$0	\$0	\$0	
SO	2006 5		-		1																			+
sedfied Vintage	7	\$0								\$0								\$0			\$0			
	t 2007	\$0	\vdash		\perp				$-\Box$	\$0								\$0			\$0			+
	pecified Vintage														<u> </u>					<u> </u>			<u> </u>	

Trading & Other Fair Value Assets Schedule

Agencies (Severe)

FHLBank Dodd-Frank Stress Test Template (Disclosure to FHFA ONLY)

		Proft/Loss in \$K from OAS
	MV (\$MM)	Widening
US Residential Agency Products		
IOs		
POs		
Other CMOs		
Pass-Throughs		
Agency Debt/Debentures		
IOS Index		
POS Index		
MBX Index		
Other Agency Derivatives		
TBA's		
Reverse Mortgages		
Residential Other / Unspecified		
Total	\$0	\$0

US Commercial Agency Products

Cash Agency CMBS		
Agency CMBS Derivatives		
Commercial Other / Unspecified		
Total	\$0	\$0

Non-US Agency Products

AAA		
AA		
A		
BBB		
BB		
В		
<b< td=""><td></td><td></td></b<>		
NR		
Total	\$0	\$0

[Profit/(Loss) in \$K			Profit/(Loss) in \$K
		from a Widening			from a Widening in
	MV* (\$MM)	in Spreads		MV* (\$MM)	Spreads
Bonds			Indices		<u></u>
AAA AA			AAA AA		
Ã			A		
ввв			ввв		
ВВ			ВВ		
В			В		
<b< td=""><td></td><td></td><td><b< td=""><td></td><td></td></b<></td></b<>			<b< td=""><td></td><td></td></b<>		
NR Bonds Total	\$0	\$0	NR Indices Total	\$0	\$0
1M	30	30	1M	30	30
3M			3M		
6M			6M		
9M			9M		
1Y			17		
2Y			2Y		
3Y 5Y			3Y 5Y		
51 7Y			7Y		
10Y			10Y		
15Y			15Y		
20Y			20Y		
30Y			30Y		
Bonds Total	\$0	\$0	Indices Total	\$0	\$0
Loans			Other / Unspecified Munis		
AAA			AAA		
AA			AA		
A			A		
ввв			ввв		
ВВ			ВВ		
В			В		
<b< td=""><td></td><td></td><td><b< td=""><td></td><td></td></b<></td></b<>			<b< td=""><td></td><td></td></b<>		
NR Loans Total	\$0	\$0	NR Other / Unspecified Munis Total	\$0	\$0
1M	ÇÜ	ŞÜ	1M	30	, , , , , , , , , , , , , , , , , , ,
3M			3M		
6M			6M		
9M			9M		
1Y			17		
2Y 3Y			2Y 3Y		
5Y			5Y		
7Y			7Y		
10Y			10Y		
15Y			15Y		
20Y			20Y		
30Y			30Y		
Loans Total	\$ 0	\$0	Other / Unspecified Munis Total	\$0	\$0
CDS			Grand Total		
AAA			AAA	\$0	\$0
AA			AA	\$0	\$0
Α			А	\$0	\$0
ВВВ			ВВВ	\$0	\$0
BB			BB	\$0	\$0 \$0
B <b< td=""><td>————</td><td></td><td>B <b< td=""><td>\$0 \$0</td><td>\$0 \$0</td></b<></td></b<>	————		B <b< td=""><td>\$0 \$0</td><td>\$0 \$0</td></b<>	\$0 \$0	\$0 \$0
NR	———— -		NR	\$0	\$0 \$0
CDS Total	\$0	\$0	Grand Total	\$0	\$0
1M			1M	\$0	\$0
3M			3M	\$0	\$0
6M			6M	\$0	\$0
9M	<u> </u>		9M	\$0 \$0	\$0 \$0
1Y 2Y			1Y 2Y	\$0 \$0	\$0 \$0
3Y	 -		3Y	\$0	\$0
5Y			5Y	\$0	\$0
7Y			7Y	\$0	\$0
10Y			10Y	\$0	\$0
15Y			15Y	\$0	\$0
20Y			20Y	\$0	\$0
30Y CDS Total	\$0	\$0	30Y	\$0 \$0	\$0 \$0
CD3 TOTAL	ŞU	ŞU	Grand Total	\$0	\$U

Enterprise Dodd-Frank Stress Test Template (Disclosure to FHFA ONLY)

(\$s in billions)

<u>Inc</u>	come Statement (BASE)	Most Recent Quarter	Q1	Q2	Q3	Q4	Q5	Q6	Q7	Q8	Q9
1 2 3 4	Interest income: Securities Mortgage loans Other Total interest income										
5 6 7 8	Interest expense: Short-term debt Long-term debt Other debt/Interest expense Total interest expense										
9	Net interest income		İ								
	Guaranty fees		ļ								
11 12	Other income Total revenue		! !								
12	i otal revenue										
13	(Provision) benefit for credit losses		į								
14	Total revenue after (provision) benefit for credit losses										
16	Derivatives gains (losses) Trading gains (losses) Other gains (losses)										
18	REO (foreclosed property exp.)										
	SOP 03-3 losses, net		į								
20	Security impairments		ļ								
	Administrative expenses		İ								
22	Other expenses Pre-Tax Income (Loss)		!								
23	FIG-I AX IIICUIIIE (LUSS)		i								
24	Provision (benefit) for federal income taxes		ļ								
25	Extraordinary gains (losses), net of tax effect		!								
26	Net income (Loss)		i i								
20	Het moonie (LUSS)		i								

Enterprise Dodd-Frank Stress Test Template (Disclosure to FHFA ONLY)

(\$s in billions)										
(**************************************	Most									
	Recent									
Dolongo Chaet (DACE)	Quarter	04	00	00	0.4	0.5	00	07	00	00
Balance Sheet (BASE)	Quarter	Q1	Q2	Q3	Q4	Q5	Q6	Q7	Q8	Q9
	<u> </u>									
ASSETS	i									
	į									
1 Cash and cash equivalents	!									
2 Investments in securities	ļ									
3 Available-for-sale, at fair value	i i									
4 Trading, at fair value	i									
5 Mortgage loans, excluding loss allowance	į									
6 Allowance for loan losses	ļ									
7 Deferred tax assets, net of allowance	ļ									
8 Other assets	i i									
9 Total Assets	i									
9 Total Assets	į									
LIABULTIES	! :									
LIABILITIES	!									
10 Short-term debt	i									
11 Long-term debt	į									
12 Debt of consolidated trusts/PCs	į									
13 Guarantee fee obligation	l ¦									
14 Reserve for guaranty losses	i									
15 Other liabilities	i									
16 Total liabilities	İ									
10 Total liabilities	 									
17 Minority interest	; 									
17 Willionty interest	į									
CADITAL	į									
CAPITAL	!									
18 Senior preferred stock	i i									
19 Preferred stock	i									
20 Common stock	į									
21 Retained earnings (deficit)	ļ									
22 Accumulated other comprehensive income (loss)	 - -									
23 Treasury stock	: 									
24 Total stockholders' equity (deficit)	į									
	į									
25 Total capital (deficit)										
- Town Suprim (Monory	į.									
26 Total liabilities, minority interest and capital	į									
20 1 otal habilities, millority interest and capital										

Enterprise Dodd-Frank Stress Test Template ☐ (Disclosure to FHFA ONLY)

(\$s in billions)

		Most Recent Quarter	Q1	Q2	Q3	Q4	Q5	Q6	Q7	Q8	Q9
Ca	pital Roll Forward (BASE)										
1 2 3 4 5 6 7 8	CAPITAL Beginning capital Senior preferred Treasury draw (prior period) Net income Less: Dividends Other capital actions Change in AOCI Change in non-controlling/minority interest Other										
9	Ending capital										

Enterprise Dodd-Frank Stress Test Template (Disclosure to FHFA ONLY)

	(\$s in billions)										
	Credit (BASE)	Most Recent Quarter	Q1	Q2	Q3	Q4	Q5	Q6	Q7	Q8	Q9
1 2 3 4 5	CREDIT EXPENSES Credit losses REO (foreclosed property exp.) Net charge-offs Provision for credit losses SOP 03-3 losses, net Total credit expenses										
7 8 9 10 11 12 13	LOAN LOSS RESERVE Loan loss reserve beginning balance Net charge-offs Provison (benefit) for loan/guaranty losses Other Allowance for accrued interest receivable Allowance for accrued property taxes and insurance Ending total loan loss reserve										
14 15 16 17 18 19	PAYMENTS FROM PRIVATE MORTGAGE INSURERS MGIC Radian United Genworth PMI Other										
23 24 25 26 27 28 29 30 31 32	Average seriously delinquent loans (count) Average seriously delinquent rate (%) Aggregate UPB of seriously delinquent loans (\$) Loan modifications (count) Special Mention (count) Special Mention (\$)										

<u>Inc</u>	come Statement (ADVERSE)	Most Recent Quarter	Q1	Q2	Q3	Q4	Q5	Q6	Q7	Q8	Q9
	Interest income:	į									
1	Interest income: Securities	į									
2	Mortgage loans										
3	Other										
4	Total interest income	ļ									
•	. 5 (3)										
	Interest expense:	į									
5	Short-term debt										
6	Long-term debt	İ									
7	Other debt/Interest expense										
8	Total interest expense	į									
	Net interest income										
	Guaranty fees Fee and float income	ļ									
12	Total revenue										
12	i Otal Tevellue										
13	(Provision) benefit for credit losses										
14	Total revenue after (provision) benefit for credit lo	sses									
	,										
15	Derivatives gains (losses)	į									
	Trading gains (losses)										
17	Other gains (losses)										
		!									
	REO (foreclosed property exp.)										
	SOP 03-3 losses, net	İ									
20	Security impairments										
21	Administrative expenses	İ									
	Other expenses										
23	Pre-Tax Income (Loss)	ļ									
	()										
24	Provision (benefit) for federal income taxes	İ									
	Extraordinary gains (losses), net of tax effect	 									
26	Net income (Loss)										

	(\$s in billions)	Most !									
<u>Ba</u>	lance Sheet (ADVERSE)	Recent Quarter	Q1	Q2	Q3	Q4	Q5	Q6	Q7	Q8	Q9
1	Cash and cash equivalents Investments in securities Available-for-sale, at fair value Trading, at fair value Mortgage loans, excluding loss allowance Allowance for loan losses Deferred tax assets, net of allowance Other assets Total Assets										
9	i Otal Assets	i									
10 11 12 13 14	BILITIES Short-term debt Long-term debt Debt of consolidated trusts/PCs Guarantee fee obligation Reserve for guaranty losses Other liabilities										
16	Total liabilities										
17	Minority interest	i i									
CAI 18 19 20 21 22 23 24	PITAL Senior preferred stock Preferred stock Common stock Retained earnings (deficit) Accumulated other comprehensive income (loss) Treasury stock Total stockholders' equity (deficit)										
25	Total capital (deficit)	ļ									
		İ									
26	Total liabilities, minority interest and capital	i									

		Most Recent									
		Quarter	Q1	Q2	Q3	Q4	Q5	Q6	Q7	Q8	Q9
<u>Ca</u>	pital Roll Forward (ADVERSE)	ļ									
	CAPITAL										
1	Beginning capital										
2	Senior preferred Treasury draw (prior period)	į									
3	Net income	į									
4	Less: Dividends										
5	Other capital actions	į									
6	Change in AOCI	į									
7	Change in non-controlling/minority interest										
8	Other	į									
		į									
9	Ending capital										

(\$s in billions) Most Recent Credit (ADVERSE) Quarter Q1 Q2 Q3 Q5 Q6 Q7 Q8 Q4 Q9 **CREDIT EXPENSES** Credit losses REO (foreclosed property exp.) 3 Net charge-offs 4 Provision for credit losses 5 SOP 03-3 losses, net **Total credit expenses** LOAN LOSS RESERVE 7 Loan loss reserve beginning balance 8 Net charge-offs 9 Provison (benefit) for loan/guaranty losses 10 Other 11 Allowance for accrued interest receivable 12 Allowance for accrued property taxes and insurance 13 Ending total loan loss reserve PAYMENTS FROM PRIVATE MORTGAGE INSURERS 14 MGIC 15 Radian 16 United 17 Genworth 18 PMI Other 19 **CREDIT QUALITY** 20 Defaults (count) 21 REO acquisitions (count) 22 Average seriously delinquent loans (count) 23 Average seriously delinquent rate (%) 24 Aggregate UPB of seriously delinquent loans (\$) 25 Loan modifications (count) 26 Special Mention (count) 27 Special Mention (\$) 28 Substandard (count) 29 Substandard (\$) 30 Doubtful (count) 31 Doubtful (\$) 32 Loss (count) 33 Loss (\$)

Global Market Shock (Adverse)

Q1 Loss

Private Label Securities (PLS) or Non-Agency Prices for Residential Mortgage-

- 1 backed Securities (RMBS), Asset-based Securities (ABS), Commercial Mortgage-backed Securities (CMBS) and other collateral
- 2 Agency Securities Option-Adjust Spread
- 3 Municipal Securities
- 4 Counterparty Default Risk*

* Please provide the name and type (eg: derivatives, repo, etc.) of the largest counterparty below:

Counterparty Name	Counterparty Type
Counterparty Name	Counterparty Type

Non-	e European Other/
AAA Total Pre 2006 2006 2006 2006 2007 Post 2007 Post 2007 Unspecified Vintage A Total Pre 2006 2006 2006 2006 2006 2007 Post 2006 2006 2006 2006 2006 2006 2006 2006	\$0 \$0
Pre 2006 2007 200	\$0 \$0
\$0	\$0 \$0
So	\$0 \$0
Total e 2006 \$0 \$0 \$0 \$0 \$0 \$0 \$0	\$0 \$0
Pe 2006	\$0 \$0
SO SO SO SO SO SO SO SO	
Second S	
tal S0 \$0 \$0 \$0 \$0 \$0 \$0 \$0	
\$2006 \$0 \$0 \$0 \$0 \$0 \$0 \$0	
So	\$0 \$0
\$1 2007 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0	\$0 \$0
Total \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0	\$0 \$0
2206	\$0 \$0
50	
St 2007 Specified Vintage Specified Vint	
50 \$0<	
2006 \$0 \$0 \$0 \$0	
06 \$0	\$0 \$0
st 2007 \$0	
specified Vintage \$0	
tal \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0	\$0 \$0
96 \$0	
77 \$0 50 50 50 50 50 50 50 50 50 50 50 50 50	
specified Vintage \$0	
otal \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0	\$0 \$0
96 \$0	
17 \$0 \$1 \$2007 \$0 \$1 \$2007	
specified Vintage \$0 Specified Vintage Specified	
otal \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0	\$0 \$0
2006 \$0 \$0 \$0	
07	
specified Vintage \$0 So So So So So So So So So So So So So	
al \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0	\$0 \$0
fit/Loss (\$MM)	
Total \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0	\$0 \$0
06 \$0	
77 S0 S S S S S S S S S S S S S S S S S	
specified Vintage \$0	
total \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0	\$0 \$0
06 \$0	
77 \$0	
specified Vintage \$0	
tal \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0	\$0 \$0
50	
507 \$0	
st 2007 Specified Vintage S0 SO SO SPECIFIED S	
Total \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0	\$0 \$0
2006 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0	
~	
\$0	
\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$	
\$0	\$0 \$0
17	\$0 \$0
\$0	\$0 \$0
\$0	\$0 \$0
\$0	
\$0	
\$0	
\$0	
\$0	\$0 \$0
So	\$0 \$0
\$0	\$0 \$0
90	\$0 \$0
So So So So So So So So	\$0 \$0
50	\$0 \$0
SO	\$0 \$0
So So So So So So So So	\$0 \$0

(*Credit ratings should be as of September 30, 2013)

(*Credit ratings should be	as or septen	iber 30, 2)13)																				7
						ABS				Cash Non-				MBS				C	orporate CDO /	Corporate	Ware	ehouse	
	Grand Total	Autos	Credit Cards			Credit Basket	Index Tranches	Other / Unspecified	ABS SubTotal	Agency CMBS	CMBS	CMBS	Credit Basket	Index Tranches	Whole Loans	Other / Unspecified	CMBS SubTotal	CLO	Other / Unspecified	CDO/CLO SubTotal	Total Size	Total Protection	Other / Unspecified
MV* (\$MM)																							
AAA Total Pre 2006	\$0 \$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0 \$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0 \$0	\$0	\$0	\$0 \$0	\$0	\$0	\$0
2006 2007	\$0 \$0								\$0 \$0								\$0 \$0			\$0 \$0			
Post 2007	\$0								\$0								\$0			\$0			
Unspecified Vintage	\$0								\$0								\$0			\$0			
AA Total Pre 2006	\$0 \$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0 \$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0 \$0	\$0	\$0	\$0 \$0	\$0	\$0	\$0
2006	\$0								\$0								\$0			\$0			
2007 Post 2007	\$0 \$0		-						\$0 \$0								\$0 \$0			\$0 \$0			
Unspecified Vintage	\$0								\$0								\$0			\$0			
A Total Pre 2006	\$0 \$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0 \$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0 \$0	\$0	\$0	\$0 \$0	\$0	\$0 T	\$0
2006	\$0								\$0								\$0			\$0			
2007 Post 2007	\$0 \$0								\$0 \$0								\$0 \$0			\$0 \$0			
Unspecified Vintage	\$0								\$0								\$0			\$0			
BBB Total	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Pre 2006 2006	\$0 \$0								\$0 \$0								\$0 \$0			\$0 \$0			
2007 Post 2007	\$0 \$0		-						\$0 \$0								\$0 \$0			\$0 \$0			
Unspecified Vintage	\$0								\$0								\$0			\$0			
BB Total	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Pre 2006 2006	\$0 \$0		\longrightarrow		-			-	\$0 \$0							1	\$0 \$0			\$0 \$0		-	-
2007	\$0								\$0								\$0			\$0			
Post 2007 Unspecified Vintage	\$0 \$0		-						\$0 \$0								\$0 \$0			\$0 \$0		1	
B Total	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Pre 2006 2006	\$0 \$0								\$0 \$0								\$0 \$0			\$0 \$0			
2007	\$0								\$0								\$0			\$0			
Post 2007 Unspecified Vintage	\$0 \$0								\$0 \$0								\$0 \$0			\$0 \$0			
<b td="" total<=""><td>\$0</td><td>\$0</td><td>\$0</td><td>\$0</td><td>\$0</td><td>\$0</td><td>\$0</td><td>\$0</td><td>\$0</td><td>\$0</td><td>\$0</td><td>\$0</td><td>\$0</td><td>\$0</td><td>\$0</td><td>\$0</td><td>\$0</td><td>\$0</td><td>\$0</td><td>\$0</td><td>\$0</td><td>\$0</td><td>\$0</td>	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Pre 2006	\$0	<i>\$</i> 0			Ţ~	, , , , , , , , , , , , , , , , , , ,	-	-	\$0	,	, , , , , , , , , , , , , , , , , , ,		J 0	,,,	, , , , , , , , , , , , , , , , , , ,	, , , , , , , , , , , , , , , , , , ,	\$0			\$0		1	,,,
2006 2007	\$0 \$0								\$0 \$0								\$0 \$0			\$0 \$0			
Post 2007	\$0								\$0								\$0 \$0			\$0			
Unspecified Vintage	\$0 \$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0 \$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	ćo	\$0	\$0 \$0	\$0	\$0	\$0
NR Total Pre 2006	\$0	ŞU	ŞU	ŞU	ŞU 	ŞU 	\$U	\$U	\$0 \$0	\$0	ŞU	ŞU	ŞU	ŞU	ŞU	\$0	\$0 \$0	\$0	\$U 	\$0 \$0	ŞU	ŞU 	ŞU
2006 2007	\$0 \$0								\$0 \$0								\$0 \$0			\$0 \$0			
Post 2007	\$0								\$0								\$0			\$0			
Unspecified Vintage	\$0								\$0								\$0			\$0		1	
Total	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Profit/Loss (\$MM)	\$0	ćo	\$0	\$0	ćo	ćo	ćo	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
AAA Total Pre 2006	\$0	\$0	30	ŞÜ	\$0	\$0	\$0	ŞU	\$0	30	,3U	ŞU	3 0	30	30	ŞU	\$0	ŞU	30	\$0	,5U	, şu	30
2006 2007	\$0 \$0								\$0 \$0								\$0 \$0			\$0 \$0			
Post 2007	\$0								\$0								\$0			\$0			
Unspecified Vintage	\$0								\$0		4.						\$0	4.		\$0			
AA Total Pre 2006	\$0 \$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0 \$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0 \$0	\$0	\$0	\$0 \$0	\$0	\$0	\$0
2006 2007	\$0 \$0								\$0 \$0								\$0 \$0			\$0 \$0			
Post 2007	\$0								\$0 \$0								\$0			\$0 \$0			
Unspecified Vintage	\$0								\$0								\$0			\$0			
A Total Pre 2006	\$0 \$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0 \$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0 \$0	\$0	\$0	\$0 \$0	\$0	\$0	\$0
2006	\$0								\$0								\$0			\$0			
2007 Post 2007	\$0 \$0		-						\$0 \$0								\$0 \$0			\$0 \$0			
Unspecified Vintage	\$0								\$0								\$0			\$0			
BBB Total	\$0 \$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0 \$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0 \$0	\$0	\$0	\$0 \$0	\$0	\$0	\$0
Pre 2006 2006	\$0 \$0								\$0 \$0								\$0 \$0			\$0 \$0			
2007 Post 2007	\$0 \$0		\dashv		 			<u> </u>	\$0 \$0								\$0 \$0			\$0 \$0		<u> </u>	1
Unspecified Vintage	\$0								\$0								\$0 \$0			\$0 \$0			
BB Total	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Pre 2006 2006	\$0 \$0								\$0 \$0							<u> </u>	\$0 \$0			\$0 \$0			<u> </u>
2007 Post 2007	\$0 \$0		\blacksquare						\$0 \$0								\$0 \$0			\$0 \$0			
Post 2007 Unspecified Vintage	\$0 \$0								\$0 \$0								\$0 \$0			\$0 \$0			
B Total	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Pre 2006 2006	\$0 \$0		-		<u> </u>				\$0 \$0								\$0 \$0			\$0 \$0			
2007	\$0								\$0								\$0			\$0			
Post 2007 Unspecified Vintage	\$0 \$0		\longrightarrow		1			1	\$0 \$0							1	\$0 \$0			\$0 \$0			1
	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
<b td="" total<=""><td>\$0</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td>\$0</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td>\$0</td><td></td><td></td><td>\$0</td><td></td><td></td><td></td>	\$0								\$0								\$0			\$0			
<b 2006<="" pre="" td="" total=""><td>\$0</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td>\$0 \$0</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td>\$0 \$0</td><td></td><td></td><td>\$0 \$0</td><td></td><td></td><td></td>	\$0								\$0 \$0								\$0 \$0			\$0 \$0			
	\$0								\$0 \$0								\$0 \$0			\$0			
Pre 2006 2006 2007 Post 2007	\$0								SO					Ĭ	1	1	\$0		1	\$0			1
Pre 2006 2006 2007 Post 2007 Unspecified Vintage	\$0 \$0	¢0.	¢o.	ćo	ćc	60	ćo	**		ćo	ćo	ćo	ćo	ćn	ćo	ćo	ćo	ćo	ćo	ćo	ćo	ćo	ćo
Pre 2006 2006 2007 Post 2007 Unspecified Vintage NR Total Pre 2006	\$0 \$0 \$0 \$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0 \$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0 \$0	\$0	\$0	\$0 \$0	\$0	\$0	\$0
Pre 2006 2006 2007 Post 2007 Unspecified Vintage NR Total Pre 2006 2006	\$0 \$0 \$0 \$0 \$0 \$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0 \$0 \$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0 \$0	\$0	\$0	\$0 \$0	\$0	\$0	\$0
Pre 2006 2006 2007 Post 2007 Unspecified Vintage NR Total Pre 2006	\$0 \$0 \$0 \$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0 \$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0

Trading and Other Fair Value Assets Schedule

Agencies (Adverse)

Enterprises Dodd-Frank Stress Test Template (Disclosure to FHFA ONLY)

	MV (\$MM)	Proft/Loss
US Residential Agency Products		
IOs		
POs		
Other CMOs		
Pass-Throughs		
Agency Debt/Debentures		
IOS Index		
POS Index		
MBX Index		
Other Agency Derivatives		
TBA's		
Reverse Mortgages		
Residential Other / Unspecified		
Total	\$0	\$0

US Commercial Agency Products

Cash Agency CMBS		
Agency CMBS Derivatives		
Commercial Other / Unspecified		
Total	\$0	\$0

Non-US Agency Products

Total	\$0	\$0
NR		
<b< td=""><td></td><td></td></b<>		
В		
ВВ		
BBB		
A		
AA		
AAA AA		

					Profit/(Loss) from
		Profit/(Loss) from a			a Widening in
	MV* (\$MM)	Widening in Spreads		MV* (\$MM)	Spreads
Bonds			Indices		
AAA			AAA		
AA			AA		
Α			A		
BBB			BBB		
BB			BB		
В			В		
<b< td=""><td></td><td></td><td><b< td=""><td></td><td></td></b<></td></b<>			<b< td=""><td></td><td></td></b<>		
NR			NR		
Bonds Total	\$0	\$0	Indices Total	\$0	\$0
1M			1M		
3M			3M		
6M			6M		
9M			9M		
1Y			1Y		
2Y			2Y		
3Y	_	 	3Y	 	
5Y 7V	_	 	5Y	 	
7Y 10Y			7Y 10Y	 	
10Y 15Y			10Y 15Y	 	
20Y			20Y	 	
30Y			30Y	\vdash	
Bonds Total	\$0	\$0	Indices Total	\$0	\$0
Bolius Total	30	30	maices rotal	30	30
Loans			Other / Unspecified Munis		
AAA	7		AAA		
AA			AA		
A			A		
BBB			ВВВ		
BB			BB		
В			В		
<b< td=""><td></td><td></td><td><b< td=""><td></td><td></td></b<></td></b<>			<b< td=""><td></td><td></td></b<>		
NR			NR		
Loans Total	\$0	\$0	Other / Unspecified Munis Total	\$0	\$0
1M	7.		1M	7.5	
3M			3M		
6M			6M		
9M			9M		
1Y			1Y		
2Y			2Y		
3Y			3Y		
5Y			5Y		
7Y			7Y		
10Y			10Y		
15Y			15Y		
20Y			20Y		
30Y			30Y		
Loans Total	\$0	\$0	Other / Unspecified Munis Total	\$0	\$0
CDS	_		Grand Total		
AAA			AAA	\$0	\$0
AA			AA	\$0	\$0
Α			Α	\$0	\$0
ВВВ			ВВВ	\$0	\$0
ВВ			ВВ	\$0	\$0
В			В	\$0	\$0
<b< td=""><td></td><td></td><td><b< td=""><td>\$0</td><td>\$0</td></b<></td></b<>			<b< td=""><td>\$0</td><td>\$0</td></b<>	\$0	\$0
NR	1		NR	\$0	\$0
			Grand Total	\$0	\$0
CDS Total	\$0	\$0			
CDS Total 1M	\$0	\$0	1M	\$0	\$0
CDS Total 1M 3M	\$0	\$0	1M 3M	\$0 \$0	\$0
CDS Total 1M 3M 6M	\$0	\$0	1M 3M 6M	\$0 \$0 \$0	\$0 \$0
CDS Total 1M 3M 6M 9M	\$0	\$0	1M 3M 6M 9M	\$0 \$0 \$0 \$0	\$0 \$0 \$0
CDS Total 1M 3M 6M 9M 1Y	\$0	\$0	1M 3M 6M 9M	\$0 \$0 \$0 \$0 \$0 \$0	\$0 \$0 \$0 \$0 \$0
CDS Total 1M 3M 6M 9M 1Y 2Y	\$0	\$0	1M 3M 6M 9M 1Y 2Y	\$0 \$0 \$0 \$0 \$0 \$0 \$0	\$0 \$0 \$0 \$0 \$0 \$0
CDS Total 1M 3M 6M 9M 1Y 2Y 3Y	\$0	\$0	1M 3M 6M 9M 1Y 2Y	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0	\$0 \$0 \$0 \$0 \$0 \$0 \$0
CDS Total 1M 3M 6M 9M 1Y 2Y 3Y 5Y	\$0	\$0	1M 3M 6M 9M 1Y 2Y 3Y 5Y	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0
CDS Total 1M 3M 6M 9M 1Y 2Y 3Y 5Y	\$0	\$0	1M 3M 6M 9M 1Y 2Y 3Y 5Y	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0
CDS Total 1M 3M 6M 9M 1Y 2Y 3Y 5Y 7Y 10Y	\$0	\$0	1M 3M 6M 9M 1Y 2Y 3Y 5Y 7Y 10Y	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$
CDS Total 1M 3M 6M 9M 1Y 2Y 3Y 5Y 7Y 100Y 15Y	\$0	\$0	1M 3M 6M 9M 1Y 2Y 3Y 5Y 7Y 10Y	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$
CDS Total 1M 3M 6M 9M 1Y 2Y 3Y 5Y 7Y 10Y 15Y 20Y	\$0	\$0	1M 3M 6M 9M 1Y 2Y 3Y 5Y 7Y 10Y 15Y 20Y	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$
CDS Total 1M 3M 6M 9M 1Y 2Y 3Y 5Y 7Y 10Y 15Y	\$0	\$0	1M 3M 6M 9M 1Y 2Y 3Y 5Y 7Y 10Y	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$

		Most Recent									
<u>Inc</u>	come Statement (SEVERE)	Quarter	Q1	Q2	Q3	Q4	Q5	Q6	Q7	Q8	Q9
	Interest income:										
1	Securities										
2	Mortgage loans										
3	Other										
4	Total interest income										
	Interest expense:										
5	Short-term debt										
6	Long-term debt										
7	Other debt/Interest expense										
8	Total interest expense										
	Net interest income										
	Guaranty fees										
11	Other income										
12	Total revenue										
13	(Provision) benefit for credit losses		İ								
14	Total revenue after (provision) benefit for credit lo	sses									
	Derivatives gains (losses)										
	Trading gains (losses)										
17	Other gains (losses)										
18	REO (foreclosed property exp.)										
	SOP 03-3 losses, net										
20	Security impairments										
21	Administrative expenses										
	Other expenses										
23	Pre-Tax Income (Loss)										
24	Provision (benefit) for federal income taxes		İ								
	Extraordinary gains (losses), net of tax effect										
			<u> </u>								
26	Net income (Loss)										

	(\$s in billions)	Most i									
Ba	lance Sheet (SEVERE)	Recent Quarter	Q1	Q2	Q3	Q4	Q5	Q6	Q7	Q8	Q9
1 2 3 4 5 6 7 8	Cash and cash equivalents Investments in securities Available-for-sale, at fair value Trading, at fair value Mortgage loans, excluding loss allowance Allowance for loan losses Deferred tax assets, net of allowance Other assets										
9	Total Assets										
10 11 12 13 14	ABILITIES Short-term debt Long-term debt Debt of consolidated trusts/PCs Guarantee fee obligation Reserve for guaranty losses Other liabilities Total liabilities										
17	Minority interest	i									
CAI 18 19 20 21 22 23 24	PITAL Senior preferred stock Preferred stock Common stock Retained earnings (deficit) Accumulated other comprehensive income (loss) Treasury stock Total stockholders' equity (deficit)										
25	Total capital (deficit)										
26	Total liabilities, minority interest and capital										

		Most Recent									
		Quarter	Q1	Q2	Q3	Q4	Q5	Q6	Q7	Q8	Q9
<u>Ca</u>	pital Roll Forward (SEVERE)										
	CAPITAL										
1	Beginning capital] 									
2	Senior preferred Treasury draw (prior period)	j									
3	Net income	į									
4	Less: Dividends	ļ									
5	Other capital actions	İ									
6	Change in AOCI										
7	Change in non-controlling/minority interest	i									
8	Other	į									
9	Ending capital										

(\$s in billions) Most Recent **Credit (SEVERE)** Quarter Q2 Q3 Q4 Q5 Q6 Q7 Q8 Q1 Q9 **CREDIT EXPENSES** Credit losses REO (foreclosed property exp.) 2 3 Net charge-offs Provision for credit losses SOP 03-3 losses, net Total credit expenses LOAN LOSS RESERVE 7 Loan loss reserve beginning balance 8 Net charge-offs 9 Provison (benefit) for loan/guaranty losses 10 Other 11 Allowance for accrued interest receivable Allowance for accrued property taxes and insurance 12 Ending total loan loss reserve PAYMENTS FROM PRIVATE MORTGAGE INSURERS 14 MGIC Radian 15 United 16 Genworth 17 18 PMI 19 Other **CREDIT QUALITY** 20 Defaults (count) 21 REO acquisitions (count) 22 Average seriously delinquent loans (count) 23 Average seriously delinquent rate (%) 24 Aggregate UPB of seriously delinquent loans (\$) 25 Loan modifications (count) 26 Special Mention (count) 27 Special Mention (\$) 28 Substandard (count) 29 Substandard (\$) 30 Doubtful (count) 31 Doubtful (\$) 32 Loss (count) 33 Loss (\$)

Global Market Shock (Severe)

Q1 Loss

Private Label Securities (PLS) or Non-Agency Prices for Residential Mortgage-

- 1 backed Securities (RMBS), Asset-based Securities (ABS), Commercial Mortgage-backed Securities (CMBS) and other collateral
- 2 Agency Securities Option-Adjust Spread
- 3 Municipal Securities
- 4 Counterparty Default Risk*

* Please provide the name and type (eg: derivatives, repo, etc.) of the largest counterparty below:

Counterparty Name	Counterparty Type
-------------------	-------------------

-	as of Septem	ber 30, 201															
	Grand Total	Non- Agency Prime	Sub- prime	Option ARMS	Other AltA	Unspec Non- Prime	HELOC	RMBS CDO	RMBS CDS	Credit Basket	PrimeX	ABX/TABX	Prime Whole Loans	Non-Prime Whole Loans	European RMBS	Other / Unspecified	RN Sub
/* (\$MM) A Total	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$
e 2006 106	\$0 \$0																\$
07	\$0																\$
st 2007 specified Vintage	\$0 \$0																\$
		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	, éo	\$0	
Total ≥ 2006	\$0 \$0	- 50	ŞU	,50 	,5U	5 0	30 	3 0	3 0	ŞU	30	ŞÜ.	30	ŞU	\$0	30 	\$
06 07	\$0 \$0																\$
st 2007	\$0																\$
specified Vintage	\$0																\$
tal 2006	\$0 \$0	\$0	\$0	\$0 	\$0	\$0	\$0 	\$0	\$0 	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$
96 97	\$0 \$0																9, 9,
st 2007	\$0																,
specified Vintage	\$0																\$
Total 2006	\$0 \$0	\$0	\$0	\$O 	\$0	\$0	\$0 	\$0	\$0 	\$0	\$0	\$0	\$0	\$0	\$0	\$0	Ş
06	\$0																\$
07 st 2007	\$0 \$0																\$
specified Vintage	\$0																\$
otal	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$
2006 06	\$0 \$0																Ş
07 st 2007	\$0																\$
specified Vintage	\$0 \$0																\$
tal	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$
2006 06	\$0 \$0																\$
)7	\$0																\$
st 2007 specified Vintage	\$0 \$0																Ş
otal	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	5
2006	\$0																\$
06 07	\$0 \$0																\$
st 2007	\$0 \$0																\$
specified Vintage						\$0	\$0	\$0	4.0	\$0	\$0	\$0	**	44			5
otal 2006	\$0 \$0	\$0	\$0	\$0	\$0	\$0	\$0 	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$
06 07	\$0 \$0																\$
st 2007	\$0																\$
specified Vintage	\$0			L			L		L								\$
al	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$
fit/Loss (\$MM) Total	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$
2006	\$0	30	30	T JU	, JO	I	, 30	, JU			30	ĢŪ.					
06 07	\$0												J U	ŞU	\$U	30	\$
	50												, , , , , , , , , , , , , , , , , , ,	30	\$U	30	\$
	\$0 \$0												,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	30	\$0	30	v, v, v,
specified Vintage	\$0 \$0																v, v, v, v,
specified Vintage otal	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	v, v, v,
specified Vintage Fotal 2 2006 06	\$0 \$0 \$0 \$0 \$0 \$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0			\$0	\$0					
specified Vintage Total 2 2006 06 07 st 2007	\$0 \$0 \$0 \$0 \$0 \$0 \$0	\$0	\$0	\$0	\$0	\$o	\$0	\$0			\$0	\$0					
specified Vintage Total 2 2006 06 07 st 2007 specified Vintage	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0								\$0	\$0			\$0	\$0	\$0	\$0	
specified Vintage Total 2 2006 06 07 st 2007 specified Vintage tal	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0	\$0 \$0	\$0 \$0	\$0 \$0	\$0 \$0	\$0	\$0 \$0	\$0 \$0			\$0 \$0	\$0					
specified Vintage rotal 2 2006 206 207 37 35 t 2007 specified Vintage tal 2 2006	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$								\$0	\$0			\$0	\$0	\$0	\$0	
specified Vintage rotal 2 2006 36 37 st 2007 specified Vintage tal 2 2006 36 37	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0								\$0	\$0			\$0	\$0	\$0	\$0	
specified Vintage otal 2 2006 26 27 st 2007 specified Vintage tal 2 2006 26 77 st 2007	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$	\$0	\$0		\$0	\$0	\$0	\$0	\$0	\$0 \$0	\$0	\$0	\$0	\$0 \$0	\$0	\$0	
otal value val	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$								\$0	\$0			\$0	\$0	\$0	\$0	
specified Vintage rotal 2 2006 26 27 27 28 2006 2006 2006 2007 2006 2006 2006 2006	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0 \$0	\$0	\$0	\$0	\$0 \$0	\$0	\$0	
specified Vintage rotal 2 2006 207 37 st 2007 specified Vintage tal 2 2006 26 37 st 2007 specified Vintage Total 2 2006 66 77 Total	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0 \$0	\$0	\$0	\$0	\$0 \$0	\$0	\$0	
specified Vintage otal 2 2006 26 77 specified Vintage tal 2 2006 66 77 st 2007 specified Vintage tal 2 2006 76 77 12 2006 76 77 78 78 78 78 78 78 78 7	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0 \$0	\$0	\$0	\$0	\$0 \$0	\$0	\$0	
specified Vintage rotal 2 2006 207 3 207 3 207 5 2006 207 5 2006 6 37 5 2007 5 2006 6 37 5 2006 6 37 5 2006 6 37 5 2006 6 37 5 2006 6 37 5 2007 5 2007 5 2007 5 2007 5 2007 5 2007 5 2007	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0 \$0	\$0	\$0	\$0	\$0 \$0	\$0	\$0	
specified Vintage otal 2 2006 3 2007 st 2007 specified Vintage tal 2 2006 6 77 st 2007 specified Vintage Total 2 2006 6 77 77 78 79 79 79 79 79 79 79	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$	\$0 \$0	\$0	\$0 \$0	\$0	\$0	\$0	\$0	\$0 \$0 \$0	\$0	\$0	\$0 \$0	\$0	\$0 \$0 \$0	\$0	\$0	
specified Vintage otal 2 2006 207 st 2007 specified Vintage tal 2 2006 207 specified Vintage tal 2 2006 607 specified Vintage Total 2 2006 607 specified Vintage tal 2 2006 606 707	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$	\$0 \$0	\$0	\$0 \$0	\$0	\$0	\$0	\$0	\$0 \$0 \$0	\$0	\$0	\$0 \$0	\$0	\$0 \$0 \$0	\$0	\$0	
specified Vintage otal 2006 2006 207 21 t 2007 2206 2006 2006 2006 2006 2006 2006	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$	\$0 \$0	\$0	\$0 \$0	\$0	\$0	\$0	\$0	\$0 \$0 \$0	\$0	\$0	\$0 \$0	\$0	\$0 \$0 \$0	\$0	\$0	
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(*Credit ratings should be as of September 30, 2013)

			113)																				_
	Grand Total	Autos	Credit Cards		ABS CDS	ABS Credit Basket	Index Tranches	Other / Unspecified	ABS SubTotal	Cash Non- Agency CMBS	CMBS CDS	CMBS CDO	Credit Basket	Index Tranches	Whole Loans	Other / Unspecified	CMBS SubTotal	CLO	Other / Unspecified	CLO Corporate CDO/CLO SubTotal	Ware Total Size	Total Protection	Other/ Unspecified
MV* (\$MM)	Total																						
AAA Total	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Pre 2006 2006	\$0 \$0								\$0 \$0								\$0 \$0			\$0 \$0			
2007 Post 2007	\$0								\$0 \$0								\$0 \$0			\$0 \$0			
Unspecified Vintage	\$0 \$0								\$0 \$0								\$0 \$0			\$0 \$0			
AA Total	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Pre 2006 2006	\$0 \$0								\$0 \$0								\$0 \$0			\$0 \$0			
2007	\$0								\$0								\$0			\$0			
Post 2007	\$0 \$0								\$0 \$0								\$0			\$0			
Unspecified Vintage A Total	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0 \$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0 \$0	\$0	\$0	\$0 \$0	\$0	\$0	\$0
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Post 2007	\$0								\$0								\$0			\$0			
Unspecified Vintage	\$0								\$0								\$0			\$0			
BBB Total Pre 2006	\$0 \$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0 \$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0 \$0	\$0	\$0	\$0 \$0	\$0	\$0	\$0
2006	\$0								\$0								\$0			\$0			
2007 Post 2007	\$0 \$0								\$0 \$0								\$0 \$0			\$0 \$0			
Unspecified Vintage	\$0								\$0								\$0			\$0			
BB Total	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
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B Total	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
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<b total<br="">Pre 2006	\$0 \$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0 \$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0 \$0	\$0	\$0	\$0 \$0	\$0	\$0	\$0
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Unspecified Vintage	\$0								\$0								\$0			\$0			
NR Total	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Pre 2006 2006	\$0 \$0								\$0 \$0								\$0 \$0			\$0 \$0			
2007	\$0								\$0								\$0			\$0			
Post 2007 Unspecified Vintage	\$0 \$0								\$0 \$0								\$0 \$0			\$0 \$0			
Total	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
-							-													•			
Profit/Loss (\$MM) AAA Total	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Pre 2006	\$0						,,		\$0								\$0			\$0			
2006 2007	\$0 \$0								\$0 \$0								\$0 \$0			\$0 \$0			
Post 2007	\$0 \$0								\$0 \$0								\$0 \$0			\$0			
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AA Total Pre 2006	\$0 \$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0 \$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0 \$0	\$0	\$0	\$0 \$0	ŞU	\$0	\$0
2006 2007	\$0 \$0								\$0 \$0								\$0 \$0			\$0 \$0			
Post 2007	\$0 \$0								\$0 \$0								\$0 \$0			\$0 \$0			
Unspecified Vintage	\$0								\$0								\$0			\$0			
A Total	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
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Unspecified Vintage BBB Total Pre 2006	\$0 \$0 \$0 \$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0 \$0 \$0 \$0 \$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0 \$0 \$0 \$0 \$0	\$0	\$0	\$0 \$0 \$0 \$0 \$0	\$0	\$0	\$0
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Unspecified Vintage BBB Total Pre 2006 2006 2007 Post 2007 Unspecified Vintage BB Total Pre 2006 2007 Post 2007 Post 2007 Post 2007 Post 2007 Post 2007 Post 2007 Post 2007 Post 2007 Post 2006 2007 Post 2007 Post 2007 Post 2007 Post 2007 Post 2007 Post 2007 Post 2007 Post 2007 Pre 2006 2007 Pre 2006 2007 Pre 2006 2007 Pre 2006 2007 Pre 2006 2007 Pre 2006 2007 Pre 2006 2007 Pre 2006 2007 Post 2007	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$	\$0	\$0	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$	\$0	\$0	\$0
Unspecified Vintage BBB Total Pre 2006 2006 2007 Post 2007 Unspecified Vintage BB Total Pre 2006 2007 Post 2007 Unspecified Vintage B Total Pre 2006 2007 Post 2007 Unspecified Vintage Coof 2007 Post 2007 Unspecified Vintage Coof 2007 Post 2007 Unspecified Vintage Coof 2007 Post 2006 2007 Post 2006 2007 Post 2006 2007 Post 2007 Unspecified Vintage	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$	\$0	\$0 \$0	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$	\$0	\$0	\$0
Unspecified Vintage BBB Total Pre 2006 2006 2007 Post 2007 Unspecified Vintage BB Total Pre 2006 2007 Post 2007 Unspecified Vintage B Total Pre 2006 2007 Post 2007 Unspecified Vintage B Total Pre 2006 2007 Post 2007 Post 2007 Post 2007 Post 2007 Pre 2006 2007 Post 2007 Pre 2006 2007 Pre 2006 2007 Pre 2006 2007 Pre 2006 2007 Pre 2006 2007 Pre 2006 2007 Pre 2006 2007 Post 2007	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$	\$0	\$0	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$	\$0	\$0	\$0
Unspecified Vintage BBB Total Pre 2006 2006 2007 Post 2007 Unspecified Vintage BB Total Pre 2006 2007 Post 2007 Unspecified Vintage B Total Pre 2006 2007 Post 2007 Unspecified Vintage B Total Pre 2006 2006 2007 Post 2007 Unspecified Vintage B Total Pre 2006 2007 Post 2007 Unspecified Vintage B Total Pre 2006 2006 2007 Prest 2007 Unspecified Vintage B Total Pre 2006 2006 2007 Post 2007 Post 2007 Post 2007 Post 2007 Post 2007 Post 2007 Post 2007 Post 2007 Post 2007 Post 2007 Post 2007 Post 2007 Post 2007 Post 2006 R Total Pre 2006	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$	\$0	\$0 \$0	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$	\$0	\$0	\$0
Unspecified Vintage BBB Total Pre 2006 2006 2007 Post 2007 Unspecified Vintage BB Total Pre 2006 2007 Post 2007 Unspecified Vintage B Total Pre 2006 2007 Unspecified Vintage B Total Pre 2006 2007 Unspecified Vintage CB Total Pre 2006 2007 Post 2007 Unspecified Vintage R Total Pre 2006	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$	\$0	\$0 \$0	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$	\$0	\$0	\$0
Unspecified Vintage BBB Total Pre 2006 2006 2007 Post 2007 Unspecified Vintage BB Total Pre 2006 2007 Post 2007 Unspecified Vintage B Total Pre 2006 2007 Unspecified Vintage B Total Pre 2006 2007 Unspecified Vintage B Total Pre 2006 2007 Unspecified Vintage B Total Pre 2006 2007 Unspecified Vintage B Total Pre 2006 2007 Unspecified Vintage B Total Pre 2006 2006 2007 Unspecified Vintage B Total Pre 2006 2006 2007 Unspecified Vintage B Total Pre 2006 2006 2007 Unspecified Vintage B Total Pre 2006 2006 2007	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$	\$0	\$0 \$0	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$	\$0	\$0	\$0

Trading & Other Fair Value Assets Schedule

Agencies (Severe)

Enterprises Dodd-Frank Stress Test Template (Disclosure to FHFA ONLY)

		Proft/Loss in
		\$K from OAS
	MV (\$MM)	Widening
US Residential Agency Products		
IOs		
POs		
Other CMOs		
Pass-Throughs		
Agency Debt/Debentures		
IOS Index		
POS Index		
MBX Index		
Other Agency Derivatives		
TBA's		
Reverse Mortgages		
Residential Other / Unspecified		
Total	\$0	\$0
US Commercial Agency Products		

os commercial Agency i rodaces		
Cash Agency CMBS		
Agency CMBS Derivatives		
Commercial Other / Unspecified		
Total	\$0	\$0

Non-US Agency Products

Total	\$0	\$0
NR		
<b< td=""><td></td><td></td></b<>		
В		
ВВ		
BBB		
A		
AA		
AAA		
iton os Agency i roducts		

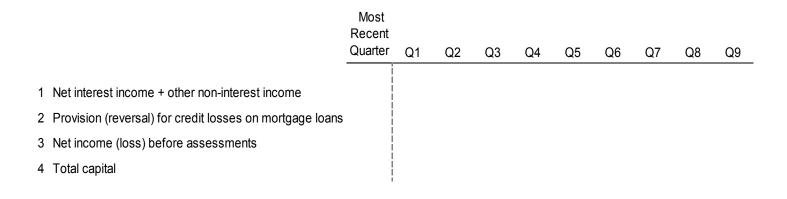
Munis (Severe)

Enterprises Dodd-Frank Stress Test Template (Disclosure to FHFA ONLY)

		Profit/(Loss) in \$K			Profit/(Loss) in \$K
		from a Widening			from a Widening in
	MV* (\$MM)	in Spreads		MV* (\$MM)	Spreads
Sonds			Indices		
AAA AA			AAA AA		
A			A		
BBB			BBB		
ВВ			ВВ		
В			В		
<b< td=""><td></td><td></td><td><b< td=""><td></td><td></td></b<></td></b<>			<b< td=""><td></td><td></td></b<>		
NR			NR		
Bonds Total	\$0	\$0	Indices Total	\$0	\$0
1M			1M		
3M 6M			3M 6M		
9M			9M		
1Y			1Y		
2Y			2Y		
3Y			3Y		
5Y			5Y		
7 Y			7Y		
10Y			10Y		
15Y			15Y		
20Y			20Y		
30Y Bonds Total	\$0	\$0	30Y Indices Total	\$0	\$0
Bolius Iotai	30	ŞÜ	illuices rotai	ŞU	ŞŪ
oans			Other / Unspecified Munis		
AAA			AAA		
AA			AA		
A			Α		
BBB			BBB		
ВВ			ВВ		
В			В		
<b< td=""><td></td><td></td><td><b< td=""><td></td><td></td></b<></td></b<>			<b< td=""><td></td><td></td></b<>		
NR	40	40	NR	40	40
Loans Total 1M	\$0	\$0	Other / Unspecified Munis Total 1M	\$0	\$0
3M			3M		
6M			6M		
9M			9M		
1Y			1Y		
2Y			2Y		
3Y			3Y		
5Y			5Y		
7Y			7Y		
10Y			10Y		
15Y 20Y			15Y 20Y		
30Y			30Y		
Loans Total	\$0	\$0	Other / Unspecified Munis Total	\$0	\$0
204113 10441	ŢŪ	Ψ.	outer, onspective mains rotal	ŢŪ	Ţ.
DS			Grand Total		
AAA			AAA	\$0	\$0
AA			AA	\$0	\$0
A			Α	\$0	\$0
BBB			BBB	\$0	\$0
			BB	\$0	\$0
ЗВ					60
3B 3			В	\$0 \$0	\$0 \$0
BB B <b< td=""><td></td><td></td><td><b< td=""><td>\$0</td><td>\$0</td></b<></td></b<>			<b< td=""><td>\$0</td><td>\$0</td></b<>	\$0	\$0
BB B <b NR</b 	\$0	\$0	<b NR</b 	\$0 \$0	\$0 \$0
BB B <b NR CDS Total</b 	\$0	\$0	<b NR Grand Total</b 	\$0 \$0 \$0	\$0 \$0 \$0
BB B <e B NR CDS Total 1M</e 	\$0	\$0	<b NR</b 	\$0 \$0 \$0 \$0	\$0 \$0 \$0 \$0 \$0
BB B KB NR CDS Total	\$0	\$0	<b 1m<="" grand="" nr="" td="" total=""><td>\$0 \$0 \$0</td><td>\$0 \$0 \$0</td>	\$0 \$0 \$0	\$0 \$0 \$0
BB BB BB BB BB BB BB BB BB BB BB BB BB	\$0	\$0	<b 1m="" 3m<="" grand="" nr="" td="" total=""><td>\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0</td><td>\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0</td>	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0
BB B B B B B B B B B B B B B B B B B B	\$0	\$0	<b 1m="" 1y<="" 3m="" 6m="" 9m="" grand="" nr="" td="" total=""><td>\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0</td><td>\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0</td>	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0
BB B B B B B B B B B B B B B B B B B B	\$0	\$0	<b 1m="" 1y="" 2y<="" 3m="" 6m="" 9m="" grand="" nr="" td="" total=""><td>\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0</td><td>\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0</td>	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0
BB B B B S S S S S S S S S S S S S S S	\$0	\$0	<b 1m="" 1y="" 2y="" 3m="" 3y<="" 6m="" 9m="" grand="" nr="" td="" total=""><td>\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$</td><td>\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0</td>	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0
BB B B B B B B B B B B B B B B B B B B	\$0	\$0	<b 1m="" 1y="" 2y="" 3m="" 3y="" 5y<="" 6m="" 9m="" grand="" nr="" td="" total=""><td>\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$</td><td>\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0</td>	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0
BB B B B B B B B B B B B B B B B B B B	\$0	\$0	<b 1m="" 1y="" 2y="" 3m="" 3y="" 5y="" 6m="" 7y<="" 9m="" grand="" nr="" td="" total=""><td>\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$</td><td>\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$</td>	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$
BB B B B B B B B B B B B B B B B B B B	\$0	\$0	<b 10y<="" 1m="" 1y="" 2y="" 3m="" 3y="" 5y="" 6m="" 7y="" 9m="" grand="" nr="" td="" total=""><td>\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$</td><td>\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$</td>	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$
BB B B B S S S S S S S S S S S S S S S	\$0	\$0	<b 10y="" 15y<="" 1m="" 1y="" 2y="" 3m="" 3y="" 5y="" 6m="" 7y="" 9m="" grand="" nr="" td="" total=""><td>\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$</td><td>\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$</td>	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$
BB B B B S S S S S S S S S S S S S S S	\$0	\$0	<b 10y<="" 1m="" 1y="" 2y="" 3m="" 3y="" 5y="" 6m="" 7y="" 9m="" grand="" nr="" td="" total=""><td>\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$</td><td>\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$</td>	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$

Attachment 2: FHFA DFA Reporting Schedules (Public)

FHLBank Dodd-Frank Stress Test Template - SEVERE (Disclosure to the Public)



Enterprise Dodd-Frank Stress Test Template - SEVERE (Disclosure to the Public)

	(\$s in billions)										
		Most									
		Recent									
		Quarter	Q1	Q2	Q3	Q4	Q5	Q6	Q7	Q8	Q9
l	Total net revenue before provision for credit loss	es									
2	Benefit (Provision) for credit losses	ļ									
3	Net income before taxes	į									
1	Credit losses (\$s)	į									
5	Credit losses (% of average portfolio balance)	į									
3	Ending capital	ļ									

Credit losses are defined as charge-offs, net plus foreclosed property expenses

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